

# GROUP PERSONAL ACCIDENT AND BUSINESS TRAVEL ACCIDENT POLICY

## Prospectus

### 1) Suitability:

- a) This policy covers persons in the age group of upto the age of 85 years, however, policy is renewable for life upon payment of premium.
- b) The policy will be issued for a period 1 year.
- c) This Policy will be offered to employee employer or non employee employers groups which conform to IRDA definition of groups.
- d) This policy can be issued to an individual and/or family.
- e) The policy offers coverage for treatment in all hospitals throughout the country provided definition of hospital is met.

### Salient Features & Benefits:

- 1 **Accidental Death** - We will pay if the Injury to you results in loss of life. The loss must occur within 365 days from the date of the accident which caused Injury.
- 2 **Accidental Dismemberment & Paralysis** - We will pay a percentage of the Principal Sum shown in the Policy Schedule if Injury to You results in one of the losses shown in the Table of Losses. The loss must occur within 365 Days from the date of the Accident which caused Injury.

### Table of Losses

Loss of:	% of Principal Sum
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
Either Hand or Foot and Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Hearing in One Ear	25%
Thumb and Index Finger of Same Hand	25%
Quadriplegia	100%
Paraplegia ...	50 %
Hemiplegia	50%
Uniplegia	25%

- 3 **Alternate Accident Medical Expenses** - Covers loss for medical services which are not due to a Pre-existing Condition up to but not exceeding 1) upto 100% of the compensation paid by Us in settlement of a valid claim under the Policy or 2) upto 100% of the Principal Sum or 3) weekly benefit amount as applicable payable under the following benefits if available under the Policy: Accidental Death, or Accidental Dismemberment, or Permanent Total Disability, or Permanent Partial Disability, or Permanent Total Loss of Use, or Total Temporary Disability whichever payment by Us is least as to such Insured Person for the treatment of an Injury sustained by the Insured Person under the circumstances described in a Hazard while this Policy is in effect.
- 4 **Baggage Delay** - We will reimburse You for the expense of necessary personal effects, if You are a ticketed passenger and Your Checked Baggage is delayed or misdirected by a Common Carrier from the time You arrive at the destination stated on Your ticket. All claims must be verified by the Common Carrier who must certify the delay or misdirection
- 5 **Baggage Loss ( Common Carrier )** – covers loss, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non- delivery at its destination while insured is a ticketed passenger on the Common Carrier. The maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10%, of the amount stated in the Policy Schedule There is also a combined maximum limit of 10% of the amount stated in the Policy Schedule for the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur.
- 6 **Baggage /Personal Effects** – Covers for documented loss ,theft of baggage and personal effects within the baggage under the circumstances described in a Hazard .The maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10%, of the amount stated in the Policy Schedule There is also a combined maximum limit of 10% of the amount stated in the Policy Schedule for the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur.
- 7 **Bail Bond** - We will pay bail bond costs You incur, as a result of false arrest or wrongful detention by any Government or foreign power up to the amount stated in the Policy Schedule under the circumstances described in a Hazard.
- 8 **Coma** - If under the circumstances described in a Hazard, Injury renders an Insured Person Comatose within 30 Days of the date of the Accident that caused the Injury and if the Coma continues for a period of 60 consecutive Days, We will pay a monthly benefit of <<upto 100 >>% of the Principal Sum as shown in the Policy Schedule. No benefit is provided for the first 30 Days of Coma. The benefit is payable monthly as long as the Insured Person remains Comatose due to the Injury, but ceases on the earliest of: (1) the date the Insured Person ceases to be Comatose due to that Injury, (2) the date the Insured Person dies, or (3) the date the total amount of monthly Coma benefits paid for all Injuries caused by the same Accident equals 100% of the Principal Sum. The Company will pay benefits

calculated at a rate of 1/30th of the monthly benefit for each Day for which the Company is liable when the Insured Person is Comatose for less than a full month. Only one benefit is provided for any one month of Coma, regardless of the number of Injuries causing the Coma.

- 9 **Common Disaster Benefit** - If You and Your Spouse both covered under this Policy die as a result of Injury from the same Accident, and a loss becomes payable under the Accidental Death coverage section of this Policy, the Principal Sum applicable for loss of life of You/ <<Your Spouse>> will be <<doubled>>. The losses must occur, during the circumstances described in a Hazard within <<30 >> Days from the date of the Accident which caused Injury.
- 10 **Emergency Accident Medical and Dental Expense**- We will pay the Reasonable and Customary Charges, subject to the Deductible shown in the Policy Schedule, for Covered Medical Expenses incurred << in the Republic of India >> by You for medical services which are not due to a Pre-existing Condition up to the maximum amount and benefit period stated in the Policy Schedule for Immediate Medical Treatment of an Injury sustained by You, under the circumstances described in a Hazard, while this Policy is in effect. Dental benefits shall be limited to treatment of Injury sustained to Sound Natural Teeth. Covered emergency dental expenses are those incurred within 30 days of the time and date of the Injury caused by Accident subject to the per tooth limit and per occurrence limit shown in the Policy Schedule.
- 11 **Emergency Family Travel & Convalescence** – If you are hospitalized for more days than the Deductible shown in the Policy Schedule then coverage is applicable for
- a. Round-trip economy airfare to bring one of Your Immediate Family Members to & from Your Bed Side if You are alone during the course of the Insured Journey; or
  - b. the reimbursement of the hotel room charge due to convalescence after Your Hospital discharge.
- 12 **Family Transportation Benefit** - When, following an Injury which results in a Loss payable under the section entitled "Accidental Death and Dismemberment Indemnity" of this policy, an Insured Person is confined in a hospital, outside 150 kilometers from his residence, within 365 days of the accident and the attending physician recommends the personal attendance of a member of the immediate family, this benefit will refund the actual expenses incurred by the immediate family member of transportation by the most direct route by a licensed common carrier to the confined Insured Person upto the maximum stated in the policy schedule .
- 13 **Hijacking** - We will pay You a distress allowance as shown in the Policy Schedule for every 24 hour period during which any Common Carrier in which You are traveling has been Hijacked under the circumstances described in a Hazard during the course of an Insured Journey, where as a direct consequence, Your Insured Journey has been disrupted up to the maximum amount stated in the Policy Schedule.

- 14 **Home Alteration and Vehicle Modification Benefit** – If an Insured Person:
- a. suffers one of the following Injuries listed under the Accidental Dismemberment and Paralysis Coverage Section of the Policy for which the loss is payable while this Policy is in effect; and,
  - b. did not; prior to the date of the Accident causing such loss(es), require the use of a wheelchair to be ambulatory; and
  - c. as a direct result of such loss(es) is now required to use a wheelchair to be ambulatory;
  - d. The Company will pay Covered Home Alteration and Vehicle Modification Expenses that are incurred within one year after the date of the Accident causing such loss(es), up to the maximum amount stated in the Policy Schedule for all such losses caused by the same Accident.
- 15 **In Hospital Indemnity Accident Only** – provides coverage for “per day hospitalisation” if You are an inpatient in a hospital (in republic of India) due to Injury subject to the any applicable Deductible or Franchise shown in the Policy Schedule
- 16 **Legal fees** - We will pay legal fees You incur, as a result of false arrest or wrongful detention by any government or foreign power under the circumstances described in a Hazard during the course of an Insured Journey up to the amount stated in the Policy Schedule.
- 17 **Loss of Passport** – coverage for necessary and reasonable expenses for obtaining a duplicate or new passport
- 18 **Overseas Accident and Sickness Medical Expense** - We will pay the Reasonable and Customary Charges, subject to the Deductible shown in the Policy Schedule, for Covered Medical Expenses incurred overseas by You for medical services which are not due to a Pre-existing Condition up to the maximum amount and benefit period stated in the Policy Schedule for the treatment of an Injury or Sickness sustained by You under the circumstances described in a Hazard during an Insured Journey while this Policy is in effect. Any medical services or series of services incurred overseas with a cost greater than \$1 shall not be covered by this Policy unless You consult with the Assistance Company and the cost for such services are authorized in advance by the Assistance Company
- 19 **Overseas Accident Medical Expenses**- We will pay the Reasonable and Customary Charges, subject to the Deductible shown in the Policy Schedule, for Covered Medical Expenses incurred, overseas by you for medical services which are not due to a Pre-existing Condition up to the maximum amount and benefit period stated in the Policy Schedule for the treatment of an Injury sustained by You under the circumstances described in a Hazard while this Policy is in effect.and the cost for such services are authorized in advance by the Assistance Company
- 20 **Overseas Assistance**- Assistance Company will provide the following services as described below.
- A. Medical Assistance -As soon as the Assistance Company is notified of a medical emergency resulting from Your Accident or Sickness, the Assistance Company will contact the medical facility or location where You are located and confer with the Physician at that location to determine the best course of action to be taken. If possible and if appropriate, Your family Physician will be contacted to help arrive at a

decision as to the best course of action to be taken. The Assistance Company will then organize a response to the medical emergency, doing whatever is appropriate, including, but not limited to, recommending or securing the availability of services of a local Physician and arranging Hospital confinement of You where, in its discretion, deems such confinement appropriate.

- B. Medical Evacuation - When, in the opinion of the Assistance Company's medical panel, it is judged medically appropriate to move You to another location for treatment or return You to India, the Assistance Company will arrange the evacuation, utilizing the means best suited to do so, based on the medical evaluation of the seriousness of Your condition, and these means may include air ambulance, surface ambulance, regular airplane, railroad or other appropriate means. All decisions as to the means of transportation and final destination will be made by the Assistance Company.
- C. Repatriation of Remains – covers cost of repatriating mortal remains of the insured to his residence in India.
- 21 **Legal Assistance** - If You are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to You, Assistance Company will, if required, provide You with the name of an attorney who can represent You in any necessary legal matters.
- 22 **Lost Luggage or Lost Passport** - If You, outside India, notify the Assistance Company that Your luggage or passport has been lost, the Assistance Company will endeavor to assist You by contacting the appropriate authorities involved and providing direction for replacement.
- 23 **Emergency Travel Agency** - the Assistance Company agrees to provide You with 24 hour travel agency service for airline and hotel reservations. The Assistance Company will also arrange payment for Your airline tickets and other travel services, using Your credit cards. Prepaid ticket pickup at airline counters or ticket delivery by mail or courier will also be arranged by the Assistance Company for You.
- 24 **Emergency Cash Transfers and Advances** - the Assistance Company will arrange for cash payments to You through a variety of sources, including credit cards, hotels, banks, consulates and Western Union. The Assistance Company provides this service to supplement the facilities of Your credit cards. Credit card transactions performed by the Assistance Company are subject to confirmed credit.
- 25 **Permanent Total Disability** - When as the result of Injury that occurs within 365 Days from the date of the Accident You suffer a Permanent Total Disability, We will pay, provided such disability has continued for a period of 12 consecutive months and is total, continuous and Permanent at the end of this period.
- 26 **Emergency Medical Evacuation** – Medical evacuation of insured to nearest hospital or back to India for medical treatment.
- 27 **Overseas Emergency Sickness Dental Expense**- We will pay benefits for the Reasonable and Customary Charges, subject to the Deductible, shown in the Policy Schedule, actually incurred if as a result of sudden acute pain, which occurs without warning to one or more of Your Sound Natural Teeth requiring Immediate Dental Treatment under circumstances

described in a Hazard during the course of an overseas Insured Journey. Dental benefits will be provided for Medically Necessary filling of the tooth or surgical treatment, services, or supplies, subject to the per tooth and per occurrence maximum amounts shown in the Policy Schedule. Dental benefits shall be limited to treatment sustained to Sound Natural Teeth. Covered emergency dental expenses are those incurred overseas, under the circumstances described in a Hazard during the Insured Journey within 30 Days of date of the first treatment.

28 **Overseas In Hospital Indemnity Accident and Sickness** - We will pay a Daily Benefit for each Day You are an Inpatient in a Hospital due to Injury or Sickness subject to any applicable Deductible or Franchise shown in the Policy Schedule, that occurs overseas and commences under the circumstances described in a Hazard during the course of an Insured Journey and while this Policy is in effect. The Period of Confinement must be Medically Necessary and recommended by a Physician. The total benefits provided for any One Period of Confinement are subject to the In-Hospital maximum shown in the Policy Schedule.

29 **Overseas Personal Liability** – covers damages for overseas claims legally filed on insured against property damage and medical expenses to others as a result of bodily injury caused by insured in an accident. This coverage does not apply to You or regular residents Premises of Your household.

30 **Overseas Repatriation of Remains** – covers cost of repatriating mortal remains of the insured to India

31 **Replacement & rearrangement** - provides coverage for cost of Travel and Accommodation expenses for Sending out / Returning the replacement Or Returning / sending outthe Original Insured Person following recovery from disability.

32 **Permanent Partial Disability (PPD)** : covers for the bodily injury due to an accident resulting in permanent partial disability as per table of losses , occurring within 365 days of the date of Injury.

Loss	% of Principal Sum
A. Loss of toes –all great toe other than great toe ,	20%
B. if more than one toe lost each	
C. Loss of hearing –both ears	1%
D. Loss of hearing –one ear	60%
E. Loss of four fingers and thumb of one hand	40%
F. Loss of four fingers	25%
G. Loss of Thumb	15%
H. Loss of Index Finger	10%
I. Loss of Middle Finger	6%
J. Loss of Ring Finger	5%
K. Loss of Little Finger	4%

33 **Permanent Total Disability** - covers for the bodily injury resulting in Permanent total disability. Such disability should continue for 365 days and is total, continuous and permanent at the end of this period.

- 34 **Permanent Total Loss of Use** - covers for the bodily injury resulting in loss of any body part as per table of losses, occurring within 365 days from the date of accident which caused injury

**Table of Losses**

<b>Permanent Total loss of use of</b>	<b>% of Principal Sum</b>
Both Arms and Both Legs	100%
Both Arms or Both Legs	<<50,75,100>>%
One Arm and One leg	<<50,75,100>>%
One Arm or one leg	25%

- 35 **TEMPORARY TOTAL DISABILITY**- We shall pay a weekly benefit amount during a period of continuous Temporary Total Disability of an Insured Person resulting from Injury under the circumstances described in a Hazard after completion of the Elimination Period shown in the Policy Schedule, provided that:

- a. such period of disability commences within 30 Days after the date of the Accident causing such Injury; and
- b. such amount shall be payable as stated in the Policy Schedule, as applicable to such Insured Person; and
- c. the maximum period for which such amount shall be payable for any one such period of disability shall not exceed the maximum number of weeks payable as stated in the Policy Schedule and in no event to exceed <<52,104>> weeks whichever is less.
- d. We will not pay more than the Insured Person's Gross Weekly Wage for the Temporary Total Disability benefit.

Any payment made under this benefit shall be deducted from any Accidental Death, or Accidental Dismemberment, or Permanent Total Disability, or Permanent Partial Disability, or Permanent Total Loss of Use benefits, if available under this Policy, which ultimately become payable under this Policy as a result of the same Accident.

- 36 **Trip Cancellation**- In case of your trip cancellation we will reimburse You for the unused, non-refundable cancellation portion of the hotel cost and/or the Common Carrier ticket cancellation charges.

- 37 **Trip Delay** – coverage for additional expenses if insured trip is delayed for more than 8 hours due to inclement weather, strike with common carrier or equipment failure of the common carrier.

- 38 **Trip Interruption**- We will pay loss of deposits up to the amount stated in the Policy Schedule if prior to the Contracted Return Date Your Trip is canceled and You are Unable to Continue the Trip due to a Sickness, Injury or death to: You; Your Traveling Companion; Your Immediate Family Member; or Your Traveling Companion's Immediate Family Member; under the circumstances described in a Hazard during the course of an Insured Journey.

39 **Tuition Benefit-** Pays upto the 10% of the principal Sum Insured or the actual tuition ( exclusive of room and board ) for enrolment during that year for that child in the event of Accidental Death which has become admissible and payable by the company.

40 **Fractures/Dislocation /Burns** - We will pay a percentage of the Principal Sum shown in the Policy Schedule if Injury to You results in one of the losses shown in the Schedule of Injuries. The Injury must occur during the circumstances described in Hazard H-1 within 90 Days from the date of the Accident, which caused Injury.

**Schedule of Injuries:**

**Fractures of: Percentages of Principal Sum**

**A. Hip or Pelvis (excluding thigh or coccyx)**

- i) Multiple fractures, at least one compound and at least one complete 100 %
- ii) All other compound fractures 50 %
- iii) Multiple fractures, at least one complete 25 %
- iv) All other fractures 20%

**B. Thigh or Heel**

- i) Multiple fractures, at least one compound and at least one complete - 100 %
- ii) All other compound fractures 80 %
- iii) Multiple fractures, at least one complete 50 %
- iv) All other fractures 40%

**C. Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles-type fractures)**

- i) Multiple fractures, at least one compound and at least one complete - 100%
- ii) All other compound fractures 63%
- iii) Multiple fractures, at least one complete 50%
- iv) Depressed fracture of the skull needing surgical
- v) Intervention 30%
- vi) All other fractures 25%

**D. Colles type fracture of the lower arm**

- 1) Compound fracture 100%
- 2) Other fracture 50%
  - a) Shoulder blade, knee cap, sternum, hand
- 3) (excluding fingers and wrist), foot (excluding toes or heel)
- 4) All compound fractures 100%
- 5) All other fractures 50%



**E. Shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot excluding toes or heel)**

<<All compound fractures 100%  
All other fractures 50%>>

**F. Spinal Column (Vertebrae but excluding coccyx)**

- i) All compression fractures 100%
- ii) All spinous, transverse process of pedicle fractures 100%
- iii) Fracture leading to permanent neurological damage 50%
- iv) All other vertebral fractures 50%

**G. Lower Jaw**

- 1) Multiple fractures, at least one compound and at least one complete 100%
- 2) All other compound fractures 80%
- 3) Multiple fractures, at least one complete 63%
- 4) All other fractures 32 %

**H. Rib or ribs, cheekbone, coccyx, upper jaw, nose,**

- 1) toe or toes, finger or fingers
- 2) Multiple fractures, at least one compound and
- 3) at least one complete 100 %
- 4) All other compound fractures 76 %
- 5) Multiple fractures, at least one complete 51%
- 6) All other fractures 25 %

**I. Burns**

- 1) 2nd or 3rd degree burns on
- 2) - at least 27% of body surface 100%
- 3) - at least 18% of body surface 80%
- 4) - at least 9% of body surface 40%
- 5) - at least 4.5% of body surface 20%

**J. Dislocations requiring surgery under anaesthesia\***

- 1) Spine or back, diagnosed by X-ray
- 2) (excluding slipped disc) 100%
- 3) Hip 63%
- 4) Knee 31%
- 5) Wrist or elbow 25%
- 6) Ankle, shoulder blade or collarbone 13%

7) Fingers, toes or jaw 5%

\*limit of one payment for each of (1) to (6) in any twelve consecutive months.

### **K. Internal Injuries**

Internal injuries resulting in open abdominal or thoracic

surgery excluding hernia 100%

### **Special Condition Relating to Osteoporosis or Pathological Fracture**

If a claim is admitted under this Policy involving fracture of a bone and osteoporosis is first diagnosed at the time of such fracture, no further claim will be admitted in respect of any fracture sustained by the Insured Person concerned. However the Insurance provided in the respect of Insured Injuries I, J, K, may continue at the Insured's option.

41. **Loss of Activities of Daily living** - When as the result of Injury occurring under the circumstances described in Hazard H-1 and commencing within 365 Days from the date of the Accident You suffer a Permanent inability to perform 3 or more Activities of Daily Living as defined in this Policy for a continuous period of 180 Days. We will pay, provided such inability has continued for a period of 6 consecutive months at the end of this period, the Principal Sum as shown in the Policy Schedule
42. **Accommodation Charges due to Trip Delay** – provides reimbursement coverage for accommodation charges if trip is delayed for more than 5 hours due to covered hazard. Benefits are subject to the per day maximum shown in the Policy Schedule.

### **Exclusions**

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:

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:

1. <<where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining medical treatment; or has received a terminal prognosis for a medical condition;>> or <<any Pre-existing Condition, any complication arising from it or>>
2. 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
3. <<servicing 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 the Policyholder, shall return the pro rata premium for any such Insured Period of service under the circumstances described in a Hazard; >>or

4. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or
5. participation in an actual or attempted felony, riot, crime, misdemeanor, (excluding traffic violations) or civil commotion; or
6. <<operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Aircraft.>>; or
7. 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
8. any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
9. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.
10. If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured. ;or
11. the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act; or
12. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
13. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
14. congenital anomalies or any complications or conditions arising therefrom; or
15. 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 Sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which you are trained or untrained;>>;or
16. the Insured Person riding on a motorcycle (including sidecars and trikes) or any other two wheeled or two wheeled motorized mode of conveyance as driver or passenger;or
17. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
18. 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; or
19. <<is caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date;or/and>>
20. <<confinement in a Hospital which is not Medically Necessary; >>
21. <<Any non medical expenses (list enclosed – Annexure I) >>
22. Pre-existing Condition means any condition, ailment or injury or related condition(s) for which Insured Person had signs or symptoms, and / or were diagnosed, and / or received medical advice/ treatment, within 48 months prior to the commencement of the first Policy issued by the Insurer

**Claim Procedure:**

All claims under this policy will be processed and settled by us. You can get in touch with us as below -

- Please call Our 24-hour Toll Free Call Center on 1-800-119966 or 022-66939500 (tolled) or 1800 22 9966 (only for senior citizen policy holders)
- Email at [general.claims@tata-aig.com](mailto:general.claims@tata-aig.com) / [customersupport@tata-aig.com](mailto:customersupport@tata-aig.com).
- SMS with word 'CLAIMS' @ 5616181

**Terms of Renewal:**

- The entry age in the policy is upto 85 years however the policy is renewal for life unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the Policy poses a moral hazard.
- Grace Period - 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..
- Waiting Period - 90 days for sickness hospitalization from the first inception of the Policy with Us. However it is not applicable for Renewed policies.
- Renewal Premium – Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance.
- In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. You will have the option to migrate to any retail health insurance policy available with us at the time of renewal
- We will offer the Insured Person an option to migrate to similar health insurance Policy with Us provided that:
  - Insured Person has been insured with Us under this Policy as a dependant.
  - This option for migration to similar Indemnity health 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.
  - 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.
- Sum Insured Enhancement – The Insured may seek enhancement of Sum Insured in writing at the time of renewal, before the payment of premium. However, notwithstanding enhancement, for claims arising in respect of accident, injury or illness contracted or suffered during a preceding Policy period, liability of the Company shall be only to the extent of the Sum Insured under the Policy in force at the time when it was contracted or suffered. The Enhanced Sum Insured will have a fresh proposal status where the waiting period, deductibles and exclusions shall apply afresh. However the quantum of increase shall be as per underwriting guidelines of the company.

**Claim Settlement**

We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of submission of all necessary documents / information and any other additional information required for the settlement of the claim All claims will be settled in accordance with the applicable regulatory guidelines, including IRDA (Protection of Policyholders Regulation), 2002. In case of any delay in payment as stated herein, We will pay you interest at the prevalent bank rate plus 2 % at the beginning of the financial year in which claim is settled. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

**Tax Benefit:**

- The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act applicable for critical illness cover.

**Requirement:**

- Completed proposal form

**Premium Rates:**

- As per the enclosed sheet
- The premium will be charged on the completed age as on last birthday.
- Premium rates are subject to change with prior approval from IRDA.



GPABTA - Tariff Rates .xls

**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. If no claim has been made under the Policy, then We will refund premium in accordance with the table below:

**Short rate table –**

Cancellation\*\* ANNUALLY

Up to 1 month 25 % OF annual Premium

Up to 3 months 37.5 % OF annual Premium

Up to 4 months 50 % OF annual Premium

Up to 6 months 62.5 % OF annual Premium

Up to 8 months 87.5 % OF annual Premium

Above 8 months 100 % OF annual Premium

These are retention scales.

\*\*From Policy Dispatch Date.

We may cancel this Policy / Certificate of Insurance at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you 15 Days notice delivered to You, or mailed to Your last address as appears in Our records, stating when such cancellation shall be effective. 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 period 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.

**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 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 insurers.
- 2) Any person making default in complying with the provision of this section shall be punishable with fine which may extend to five hundred rupees.
- 3) IRDA REGULATION NO 5: This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation.

**Disclaimer:**

This is only a summary of the product features. The actual benefits available are as described in the policy, 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 and realization of payable premium by Tata AIG General Insurance Company Limited

Tata AIG General Insurance Company Ltd.

Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai-400013

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