

Group Multiguard Personal Accident Policy
Prospectus

Suitability:

- a) This policy covers persons in the age group wherein entry age is from 6 months upto 65 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 can be issued to a minimum group of 5 employees.

Salient Features & Benefits:

1. **Accidental Death and Dismemberment** –covers for death & the bodily injury resulting in dismemberment of the body part as per table of losses ,occurring within 365 days from the date of accident which caused injury.
2. **In Hospital Indemnity for Accidents** - We will pay a Daily Benefit for each Day You are an Inpatient in a Hospital due to Injury or Accidents subject to the Deductible shown in the Policy Schedule, that occurs within the Republic of India. 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
3. **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

Table of Losses

Loss:	% of Principal Sum
1. Permanent Total Disability	100%
2. Permanent and Incurable Paralysis of All Limbs.....	100%
3. Permanent Total Loss of Sight of Both Eyes	100%
4. Permanent Total Loss of Use of Two Limbs	100%
5. Permanent Total Loss of Use of One Limb.....	100%
6. Permanent Total Loss of Hearing in	
(a) Both Ears.....	75%
(b) One Ear.....	30%
7. Permanent Total Loss of Sight of One Eye.....	50%
8. Permanent Total Loss of the Lens of One Eye	40%
9. Permanent Total Loss of Use of Four Fingers and Thumb of Either Hand	40%
10. Permanent Total Loss of Use of Four Fingers of Either Hand.....	35%
11. Permanent Total Loss of Use of One Thumb of Either Hand	
(a) Both Joints.....	25%
(b) One Joint	10%
12. Permanent Total Loss of Use of Fingers of Either Hand	
(a) Three Joints.....	10%
(b) Two Joints	7½%
(c) One Joint	5%
13. Permanent Total Loss of Use of Toes of Either Foot	
14. (a) All - One Foot	20%
(b) Great - Both Joints.....	5%
(c) Great - One Joint	2%
(d) other than Great, One Toe	1%

4 Emergency Accident Medical Expense - We will pay the Reasonable and Customary Charges, subject to the Deductible shown in the Policy Schedule for Covered Medical Expenses incurred by You 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

5 REPATRIATION BENEFIT - In the event accidental Loss of Life is sustained by an Insured Person, within 365 days of the date of the Accident, not less than 150 kilometers from the Insured Person normal place of residence and indemnity for such Loss becomes payable in accordance with the terms of this Policy, We will pay the actual expenses incurred for preparing the deceased for burial or cremation and shipment of the body to the city of residence of the deceased but not to exceed the amount mentioned 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. 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 schedules Airlines; 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. 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.
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.
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.
8. the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorist ,or
9. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or

10. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
11. congenital anomalies 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 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
13. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
14. 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
15. Any Pre- existing condition
16. Any non medical expenses (list enclosed – Annexure I)

Free Look Period

15 days Free look period from date of receipt of Policy documents is given under the policy. A minimum premium towards stamp duty and proportionate risk premium will be retained by Us.

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 / customersupport@tata-aig.com.
- SMS with word 'CLAIMS' @ 5616181

Terms of Renewal:

- The entry age in the policy is upto 75 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..
- **Maximum Age** – The maximum entry age under this Policy is upto 65 years. however the policy is renewable for life provided the cover is maintained with us without a break

- **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.
- Renewal premium for this policy will not change unless we have revised the premium and obtained due approval from Authority. Your premium will also change if you change the plan.
- We will not apply any additional loading on your policy premium at renewal based on your claim experience.
- ❖ 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
- ❖ **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.



Group Multiguard
tariff

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):

- 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.
- Any person making default in complying with the provision of this section shall be punishable with fine which may extend to five hundred rupees.

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

Visit us at www.tataaiginsurance.in