



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	Injury Guard Policy	
What is Injury Guard?	<p>Injury Guard is a unique policy which provides coverage for</p> <ul style="list-style-type: none"> • Accidental Death • Fracture/Burns • Emergency Accident Medical Expense • Home Alteration & Vehicle Modification Benefit • Temporary Total Disability <p>•In Hospital Indemnity Accident only</p> <p>This is a Retail Product designed for the specific needs of Individuals to protect themselves and/or family from unfortunate events.</p> <p>Policy is for the period of 1 year & the Eligible entry age is upto 75 years. Policy is however renewable for life upon payment of premium.</p> <p>No medical examination is required.</p> <p>24 Hour coverage Worldwide.</p>	
What am I covered for:	<p>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.</p> <p>Fractures / 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 within 90 Days from the date of the Accident.</p> <p>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 Disease 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.</p> <p>Home Alteration And Vehicle Modification Benefit - If an Insured Person:</p> <ol style="list-style-type: none"> 1. 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, 2. did not; prior to the date of the Accident causing such loss(es), require the use of a wheelchair to be ambulatory; and 3. as a direct result of such loss(es) is now required to use a wheelchair to be ambulatory; <p>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.</p> <p>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 after completion of the Elimination Period shown in the Policy Schedule, provided that:</p> <ol style="list-style-type: none"> 1. such period of disability commences within 30 Days after the date of the Accident causing such Injury; and 2. such amount shall be payable as stated in the Policy Schedule, as applicable to such Insured Person; and 3. 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. 	Part D - Coverage

Title	Description	Refer To Policy Clause Number
	<p>4. We will not pay more than the Insured Person's Gross Weekly Wage for the Temporary Total Disability benefit.</p> <p>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.</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. any Pre-existing Disease and complications arising out of or resulting therefrom; or 2. suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, or nervous disorder, anxiety, stress or depression; or 3. 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 Hazards H-1 or H-2; 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, 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 Airlines; 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. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or 9. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or 10. congenital anomalies or any complications or conditions arising therefrom; or 11. 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 12. 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 13. congenital anomalies and conditions arising out of or resulting therefrom; or 14. confinement in a Hospital which is not Medically Necessary; 	<p>Part II General Exclusions</p>
<p>Waiting Period</p>	<p>No waiting Period</p>	
<p>Payout Basis</p>	<p>All benefits under this Policy are payable on Benefit basis</p>	
<p>Renewal Conditions</p>	<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 change the sum insured or change the plan. 	<p>Part III Uniform Provisions 4, Renewal Conditions</p>

Title	Description	Refer To Policy Clause Number
	<ul style="list-style-type: none"> • 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. • We will not apply any additional loading on your policy premium at renewal based on your claims experience. 	
Renewal Benefits	NA	
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 III Uniform Provisions 23
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 III Uniform Provisions 5, Expiration date.
Premium Payment	<p>Premium shall be based on the Sum Insured. Payment to be made by Cheque or Credit Card.</p>	
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 free) 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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