

Injury Guard Policy - Prospectus

Suitability:

- a) This policy covers persons in the age group wherein entry age is from 6 months upto 75 years. Policy is however renewable for life upon payment of premium.
- b) The policy will be issued annually.
- c) This policy can be issued to an individual and / or family.
- d) The policy covers Self, Spouse, parents and dependent Children (upto 2 Children).

Salient Features & Benefits:

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.

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 during the circumstances described in Hazard H-1 within 90 Days from the date of the Accident, which caused Injury.

Burns: The degree of burns and the coverage levels will be as specified in the policy schedule

2nd or 3rd degree burns on

- | | |
|--------------------------------|------|
| - at least 27% of body surface | 100% |
| - at least 18% of body surface | 80% |
| - at least 9% of body surface | 40% |

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.

HOME ALTERATION AND VEHICLE MODIFICATION BENEFIT- If an Insured Person:

1. suffers one of the following Injuries listed under the Accidental Dismemberment and Paralysis Coverage Section of the Policy under the circumstances described in a Hazard 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;
- 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.

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:

1. 1. such period of disability commences within 30 Days after the date of the Accident causing such Injury; and
2. 2. such amount shall be payable as stated in the Policy Schedule, as applicable to such Insured Person; and
3. 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.
4. 4. 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.

IN HOSPITAL INDEMNITY ACCIDENT ONLY - We will pay a Daily Benefit for each Day You are an Inpatient in a Hospital due to Injury subject to any applicable Deductible or Franchise shown in the Policy Schedule, that occurs anywhere in the world and commences during the circumstances described in Hazard H 1 and while this Policy is in effect.

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:

1. any Pre-existing Condition(s) 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, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; 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.
13. congenital anomalies and conditions arising out of or resulting therefrom; or
14. confinement in a Hospital which is not Medically Necessary;

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 (toll free) 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

An indicative document list in case of claim is as given below. Additional documents/ information may be called for and/or we may carry out verification where felt necessary.

- i. Our claim form, duly completed and signed for on behalf of the Insured Person.
- ii. Original Bills & Receipts (Only in Reimbursement benefit) otherwise Photocopy of Bills and any attachments thereto like receipts or prescriptions in support of treatment taken
- iii. All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
- iv. A precise diagnosis of the treatment for which a claim is made.
- v. A detailed list of the individual medical services and treatments provided and a unit price for each.
- vi. Prescriptions that name the Insured Person and in the case of drugs: the drugs prescribed, their price and a receipt for payment. Prescriptions must be submitted with the corresponding Doctor's invoice..
- vii. Original Death Certificate
- viii. Original/ Attested Post Mortem Report, if conducted
- ix. Attested copy of FIR, Spot Panchanama & Police Inquest report, where applicable.

Terms of Renewal:

- The Policy is ordinarily renewable for life upon payment of premium 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.

- **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.
- **Maximum Age** – The entry age under this from 18 years upto 75 years, the policy is however renewable for life upon payment of premium provided the cover is maintained with us without a break
- **Waiting Period** - Not Applicable
- **Renewal Premium** – Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDA. Premium will also change if you change the sum insured or change the plan.

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.

- **Sum Insured Enhancement** - Sum Insured can be enhanced only at the time of renewal . However the quantum of increase shall be as per underwriting guidelines of the company.
- We will not apply any additional loading on your policy premium at renewal based on claims 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 Individual personal accident insurance policy available with us at the time of renewal.
- **Coverage will be reduced by 50 % of Principal Sum Insured for age group 71 years and above.**

Option to Migrate :

We will offer the Insured Person an option to migrate to similar Individual Personal Accident insurance Policy with Us provided that:

- i) Insured Person has been insured with Us under this Policy as a dependant.
- ii) This option for migration to similar Individual 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. Insured Person will be offered continuity of coverage provided the policy has been maintained without a break.

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.

Cancellation :

- 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 your non-cooperation. 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.

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 scale.

Requirement:

- Completed proposal form.

Premium Rates:

- Premium rates are subject to change with prior approval from IRDA.
- Premium chart attached is inclusive of taxes.



Injury Guard - Tarriff
Chart.xlsx

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.

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

Toll Free Number: 1800 266 7780