

<< Janata Personal Accident Policy (Individual) - Prospectus >>

Suitability:

- a) This policy covers persons in the age group wherein entry age is from 12 years upto 65 years. Policy is however renewable for life upon payment of premium.
- b) The policy will be issued for a period up to 1/2/3 years.
- c) This policy can be issued to an individual / family
- d) Family means Self / Spouse and Child(ren)** (up to 2 children only)
- e) Coverage for Self is 100% of Sum Insured, Coverage for Spouse (Non Working) is 50% of Sum Insured, and Coverage for per Child is 25% of Sum Insured.
- f) This policy has 24 Hours & Worldwide coverage.

** Children should be between the ages of twelve (12) years and eighteen (18) years (twenty three (23) years if unemployed, unmarried and receive the majority of maintenance and support from the Insured Person.

Salient Features & Benefits:

Following benefits pays upto the entire sum insured, if bodily injury results in following due to an accident.

- a. **Accidental Death**: Pays the Capital Sum Insured if Injury results in Death of the insured person within 12 calendar months from the date of accident which caused injury. Such loss is paid less any other amount payable under this Policy, as a result of the same Accident.
- b. **Permanent Total Disability (PTD)**: Pays the Capital sum insured, if bodily injury results in permanent total disability due to an accident. Such disability should be the immediate sole and direct cause of the permanent and absolute inability to engage in any occupation or profession & has continued for 12 consecutive months from the date of accident which caused injury.
- c. **Accidental Permanent Dismemberment/Disability** - covers for the bodily injury resulting in disability of any one of the below mentioned body part, occurring within 12 calendar months from the date of accident which caused injury.

Loss	% of Capital Sum Insured
Loss of sight of both eyes	100%
Physical Separation of 2 entire hands	100%
Physical Separation of 2 entire feet	100%
Physical Separation of 1 entire hand and 1 entire foot	100%
Loss of sight of 1 eye and Physical Separation of 1 entire hand or 1 entire foot	100%
Loss of the use of 2 hands or 2 feet	100%
Loss of the use of 1 hand and 1 foot	100%
Loss of sight of 1 eye and loss of use of 1 hand or 1 foot	100%
Loss of sight of 1 eye or Physical Separation of 1 entire hand or 1 entire foot	50%
Loss of the use of 1 hand or 1 foot without Physical Separation	50%

Exclusions:

Company shall not be liable under this Policy for -

1. Compensation under more than one of the sub-clauses (a), (b), (c) in respect of same injury or disablement of the / an Insured Person.
2. Any payment in excess of Sum Insured under the policy during any one year of insurance, for any one Insured Person.
3. Payment of compensation in respect of injury or disablement directly or indirectly arising out of or contributed to by or traceable to any disability existing on the date of issue of this Policy.
4. Payment of compensation in respect of death, injury or disablement of the Insured from (a) intentional self injury, suicide or attempted suicide. (b) whilst under the influence of intoxicating liquor or drug. (c) directly or indirectly caused by insanity. (d) arising or resulting from the insured committing any breach of the law with criminal intent.
5. Payment of compensation in respect of death, injury or disablement of the Insured from (a) due to or arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not) Civil war, rebellion, revolution insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detentions of all kings, princes and people of whatsoever nation, condition or quality.
6. Payment of compensation in respect of death of /or bodily injury to the Insured directly or indirectly caused by or contributed to by or arising from or traceable to ionizing radiation or contamination by radioactivity from any source whatsoever, or from nuclear weapons material.
7. 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 insured is untrained.

(* winter sports means snow skiing , Heli Skiing, Mountaineering & Ice Climbing, Auli skiing or sports held in the open air on snow or ice)

(# professional sports means Athletics, Bowling, Cycling, Football, Weightlifting, Cricket or any other sport for which a person getting compensated)

Provided also that due observance and fulfillment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Insured be a condition precedent to any liability of the Company under this Policy.

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.

<u>Death Claims</u>	<u>Disability Claims</u>
<ol style="list-style-type: none"> 1. Claim form 2. Original Death Certificate 3. Original/ Attested Post Mortem Report, if conducted 4. Attested copy of FIR, Spot Panchanama & Police Inquest report, where applicable. 5. Complete medical records including Death Summary, in case of hospitalization 6. KYC Documents 	<ol style="list-style-type: none"> 1. Claim form 2. Attending Doctor's Report 3. Original Disability Certificate from the Doctor 4. Complete medical records including Investigation/ Lab reports (X-Ray , MRI etc.) 5. FIR, Police report, where applicable 6. KYC Documents

Note – all original documents will be returned post verification.

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** – Policy is 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. Your premium otherwise will only change if you change the tenure of the Policy & / opt for a change in sum insured.
- 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. Insured will have the option to migrate to any Individual personal accident insurance policy available with the Company at the time of renewal.

- We will not apply any additional loading on your policy premium at renewal based on your claim experience.
- ❖ **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 i.e Increase in sum insured will be approved by the Company on the basis of the Insured's Person Income Proof. For Salaried Person - Sum Insured cannot exceed Max 10 times of Gross Annual Income & For Self - Employed Person - Sum Insured cannot exceed Max 20 times of Gross Annual Income.

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 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.

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 Interests) 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 :

The Company may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured or anyone acting on insured's behalf or on behalf of an insured Person by giving a 15 Days notice delivered, or mailed to the latest address as appearing in the records of the company, 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 Insured cancels the Policy, the premium shall be computed and retained in accordance with the Company's 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 for Annual Policy-

Period on risk	% Return Premium
Upto 1 month	3/4th of the annual rate
Upto 3 months	½ of the annual rate
Upto 6 months	1/4th of annual rate
Exceeding 6 months	Nil

Multiyear Policy:

Policy Period	1	2	3
Year Of Cancellations	% of return Premium		
1		25%	45%
2		Nil	11%
3			Nil

(a) Long Term Policy Discounts –

Term of the policy (years)	Discount (Up to)
2	5%
3	10%

Requirement:

- Completed proposal form.

Sum Insured & Premium Rates:

- Minimum sum insured is Rs. 25,000 per person per year, thereafter it can be in multiples of Rs. 25,000 up to a maximum limit of Rs. 500,000. In case of Family option (self / spouse/ dependent children), the principal SI of main insured person should be minimum Rs 1,00,000 so as the dependent child would get the SI of Rs 25,000/-
- Premium of sum Insured of Rs 25,000/- is Rs 15/-. Premium will be proportionately calculated basis the sum insured opted.
- No service tax applicable
- Premium rates are subject to change with prior approval from IRDA.

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