

# Maharaksha Personal Injury Plan Policy

## Customer Information Sheet



WITH YOU ALWAYS

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
<b>Product Name</b>	<b>Maharaksha Personal Injury Plan Policy</b>	
What is Maharaksha?	<p>Maharaksha is a unique policy which provides coverage for Accidental Death, Fractures/ Dislocation/Burns, Hospital Indemnity (for accident only), Loss of Activities of Daily Living.</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 &amp; 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 World wide.</p>	Part IV - Coverage
What am I covered for:	<p>Accidental Death - We will pay the Principal Sum shown in the Policy Schedule if Injury to You results in loss of life. The loss must occur under the circumstances described in a Hazard within 365 Days from the date of the Accident which caused Injury.</p> <p>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.</p> <p>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.</p> <p>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 Day 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.</p>	
What are the major exclusions in the policy:	<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"> <li>1. any Pre-existing Disease and complications arising out of or resulting therefrom; or</li> <li>2. suicide, attempted suicide (whether sane or insane) or intentionally selfinflicted Injury or Illness, or sexually transmitted conditions, or nervous disorder, anxiety, stress or depression; or</li> <li>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</li> <li>4. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or</li> <li>5. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or</li> <li>6. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Airlines; or</li> <li>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</li> <li>8. Act of Terrorism; or any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act</li> </ol>	Part II General Exclusions

Title	Description	Refer To Policy Clause Number
	<p>of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>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.</p> <p>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.</p> <p>11. intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act; or</p> <p>12. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or</p> <p>13. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or</p> <p>14. congenital anomalies or any complications or conditions arising therefrom; or</p> <p>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 Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained; or</p> <p>16. 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.</p> <p>17. congenital anomalies and conditions arising out of or resulting therefrom; or</p> <p>18. confinement in a Hospital which is not Medically Necessary.</p>	
Waiting Period	No waiting Period.	
Payout Basis	All benefits under this Policy are payable on Benefit basis.	
Renewal Conditions	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• We will not apply any additional loading on your policy premium at renewal based on your claims experience.</li> </ul>	Part III Uniform Provisions 4, Renewal Conditions
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.	Part III Uniform Provisions 24

Title	Description	Refer To Policy Clause Number
Cancellation	This policy would be cancelled on grounds of misrepresentation, fraud, nondisclosure of material facts or non-cooperation by any Insured Person, upon giving 15 days notice. 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.	Part III Uniform Provisions 5, Expiration date.
Premium Payment	Premium shall be based on the Sum Insured. Payment to be made by Cheque or Credit Card.	
How to Claim	<ul style="list-style-type: none"> <li>• <b>Company Officials:</b> <ul style="list-style-type: none"> <li>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 <b>1800-266-7780</b> or Senior Citizen No. <b>1800 22 9966</b> (tolled) or you may email to the customer service desk at <b>customersupport@tataaig.com</b></li> </ul> </li> <li>• <b>IRDAI:</b> <ul style="list-style-type: none"> <li>o In case of no reply from Us with 15 days, You can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling Toll Free Number <b>155255 (or) 1800 4254 732</b> or send email to <b>complaints@irda.gov.in</b></li> </ul> </li> <li>• <b>Ombudsman:</b> <ul style="list-style-type: none"> <li>o Details as mentioned in the policy wordings or alternatively please refer our web-site (<a href="http://www.tataaig.com">www.tataaig.com</a>).</li> </ul> </li> </ul>	

## **Tata AIG General Insurance Company Limited**

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Website: www.tataaig.com IRDA of India Registration No.: 108 CIN:U85110MH2000PLC128425

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