

Maha Raksha - Personal Injury Policy
Prospectus

Suitability:

- a) This policy covers persons in the age group wherein entry age is from 18 years 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 family includes self, spouse, Mother & Father.

Salient Features & Benefits:

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.

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.

Schedule of Injuries:

Fractures of: Percentages of Principal Sum

A. Hip or Pelvis (excluding thigh or coccyx)

Multiple fractures, at least one compound and at least one complete	100 %
All other compound fractures	50 %
Multiple fractures, at least one complete	25 %
All other fractures	20%

B. Thigh or Heel

Multiple fractures, at least one compound and at least one complete	100 %
All other compound fractures	80 %
Multiple fractures, at least one complete	50 %
All other fractures	40%

C. Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles-type fractures)

Multiple fractures, at least one compound and at least one complete	100%
All other compound fractures	63%
Multiple fractures, at least one complete	50%
Depressed fracture of the skull needing surgical Intervention	30%
All other fractures	25%

D. Colles type fracture of the lower arm

Compound fracture	100%
Other fracture	50%

**E. Shoulder blade, knee cap, sternum, hand
(excluding fingers and wrist), foot (excluding
toes or heel)**

All compound fractures	100%
All other fractures	50%

F. Spinal Column (Vertebrae but excluding coccyx)

All compression fractures	100%
All spinous, transverse process of pedicle fractures	100%
Fracture leading to permanent neurological damage	50%
All other vertebral fractures	50%

G. Lower Jaw

Multiple fractures, at least one compound and at least one complete	100%
All other compound fractures	80%
Multiple fractures, at least one complete	63%
All other fractures	32 %

**H. Rib or ribs, cheekbone, coccyx, upper jaw, nose,
toe or toes, finger or fingers**

Multiple fractures, at least one compound and at least one complete	100 %
All other compound fractures	76 %
Multiple fractures, at least one complete	51%
All other fractures	25 %

I. Burns

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%
- at least 4.5% of body surface	20%

J. Dislocations requiring surgery under anaesthesia*

1) Spine or back, diagnosed by X-ray (excluding slipped disc)	100%
2) Hip	63%
3) Knee	31%
4) Wrist or elbow	25%
5) Ankle, shoulder blade or collarbone	13%
6) Fingers, toes or jaw	5%

*limit of one payment for each of (1) to (6) in any twelve consecutive months.

K. Internal Injuries

Internal injuries resulting in open abdominal or thoracic surgery excluding hernia	100%
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Special Condition Relating to Osteoporosis or Pathological Fracture

If a claim is admitted under this Policy involving fracture of a bone and osteoporosis is first diagnosed at the time of such fracture, no further claim will be admitted in respect of any fracture sustained by the Insured Person concerned. However the Insurance provided in the respect of Insured Injuries I, J, K, may continue at the Insured's option.

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.

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 Days 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.

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. 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 of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
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.
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.
11. intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act; or

12. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
13. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
14. congenital anomalies or any complications or conditions arising therefrom; or
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
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.
17. congenital anomalies and conditions arising out of or resulting therefrom; or 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.

<p>Death Claims</p> <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 	<p>Disability Claims</p> <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
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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.
 - Benefits are reduced by 50% of Principal Sum Insured from age group of 71 years and above.
 - **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 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 Individual personal accident insurance policy available with us at the time of renewal

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 scales.	

**** From Policy Dispatch Date.**

Requirement:

- Completed proposal form.

Premium Rates:

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



Maharaksha - Tarriff
Sheet.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