

Secure Income High Policy Prospectus

Suitability

- a) This policy covers persons in the age group wherein entry age is from 18 years upto 65 years. Policy is however renewable for life upon payment of premium.
- b) The policy will be issued for a period of 1 year.
- c) This policy can be issued to an individual.
- d) This policy provides worldwide coverage.

Salient Features & Benefits

Following benefits pays upto the entire sum insured, if bodily injury results in death or permanent total / partial disability due to an accident.

- a. **Loss of Life Accident Indemnity** : covers for Death arising due to an Accident as defined in policy terms & conditions.
- b. **Dismemberment, Loss of Sight, Hearing, Speech Indemnity**: covers for the bodily injury resulting in dismemberment of any body part or loss of sight or hearing as per table of losses, occurring within 180 days after the date of accident which caused injury.

Both Hands or Both Feet or Sight of Both Eyes	The Principal Sum
One Hand and One Foot	The Principal Sum
Either Hand or Foot and Sight of One Eye	The Principal Sum
Hearing of Both Ears	The Principal Sum
Speech	The Principal Sum
Either Hand or Foot	One Half the Principal Sum
Sight or One Eye	One Half the Principal Sum

In consideration of the policy premium, it is hereby understood and agreed that Part B, Dismemberment, Loss of Sight, Hearing, Speech Indemnity of the Accidental Death and Dismemberment Rider, is amended to include the following losses:

Permanent and incurable Paralysis of All Limbs	100%
Permanent Total Loss of Two Limbs	100%

- c. **Accidental – Hospital Cash Rider**: Daily benefit will be paid for each day for the amount as stated in the Schedule, maximum upto 5 days following the Elimination Period of three days, if you are Inpatient within a hospital due to injury.

Exclusions:

This policy does not provide benefits for any loss resulting in whole or in part, or expenses or any other loss incurred in respect of directly or indirectly:

1. intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; or

2. for Injury or Disease directly or indirectly caused or indirectly caused by or contributed by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
3. for Injury of Disease directly or indirectly caused by or contributed by the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
4. 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 detainment of all kings, princes, and people of whatsoever nation condition or quality; or
5. any period You are serving in any branch of the Indian Military or Armed Forces, whether in peace or war, and in such an event We, upon written notification by you, shall return the pro rata premium or any such period of service;
6. loss sustained or contracted in consequence of You being under the influence of alcohol or drugs unless administered on the advice of a physician;
7. for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; or
8. any loss sustained while flying in the any aircraft or device for aerial navigation except while riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from a certified passenger aircraft provided by a commercial civilian airline on any regular scheduled or chartered flight, and operated by a property certified pilot flying between duly established and maintained airports; or
9. congenital anomalies and conditions arising out of or resulting therefrom; or
10. for any opportunistic infection and / or malignant neoplasm. Opportunistic infection shall include but will not be limited to pneumosystis carinii pneumonia, organism of Kaposi's Sarcoma, central nervous system lymphoma, and/or other malignances now known or which become known as causes of death; or
11. any loss sustained while You are participating in any professional sports, not accepted by Us by special Endorsement to the Policy; or
12. any loss sustained while you are participating in contests of speed using a motorized vehicle or bicycle; or
13. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy.

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 24X7 Toll Free No: 1800 266 7780 or 1800 22 9966 (Senior Citizen) Fax: 022 6693 8170
- Email at customersupport@tataaig.com.
- Write to us at: Customer Support, Tata AIG General Insurance Company Limited
A-501 Building No. 4 IT Infinity Park, Dindoshi, Malad (E), Mumbai – 400097, Maharashtra, India

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. All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
- iii. A precise diagnosis of the treatment for which a claim is made.
- iv. A detailed list of the individual medical services and treatments provided and a unit price for each.
- v. 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.
- vi. Original Death Certificate
- vii. Original Disability 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 policy 65 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 at least 3 months in advance.
- 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

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.

- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

("Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

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 for Annual Policy–

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.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out 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 published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Disclaimer

Insurance is the subject matter of the solicitation". For more details on benefits, exclusions, limitations, terms & conditions, please read the 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, Maharashtra, India

Visit us at www.tataaig.com

Toll Free Number: 1800 266 7780 or 1800 22 9966 (Senior Citizen)