

## **Secure Future Plan - Prospectus**

### **Suitability:**

- a) This policy covers persons in the age group wherein entry age is from 18 years upto 70 years. Policy is however renewable for life upon payment of premium.
- b) The policy will be issued annually.
- c) The Plan mainly covers the earning member of the household.
- d) The Plan offers flexible options to choose from, with monthly income benefits ranging from Rs.10,000/- to Rs.35,000/- for a period of 5 to 20 years. You can select the option based on your expected monthly expenditure.
- e) Such monthly payments will be given as per the period chosen by You provided claim is considered for settlement.

### **Salient Features & Benefits:**

- a. 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.
- b. Accidental Dismemberment & Paralysis - 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 Table of Losses. The loss must occur within 365 Days from the date of the Accident which caused Injury.

#### **Table of Losses**

<b>Loss of:</b>	<b>% of Principal Sum</b>
Both Hands or Both Feet .....	100%
Sight of Both Eyes .....	100%
One Hand and One Foot ... ..	100%
Either Hand or Foot and Sight of One Eye ... ..	100%
Speech and Hearing in Both Ears .....	100%
Either Hand or Foot .....	50%
Sight of One Eye .....	50%
Speech or Hearing in Both Ears.....	50%
Hearing in One Ear .....	25%
Thumb and Index Finger of Same Hand ... ..	25%
Quadriplegia .....	100%
Paraplegia .....	50%
Hemiplegia .....	50%
Uniplegia .....	25%

- c. Permanent Total Disability - When as the result of Injury that occurs within 365 Days from the date of the Accident You suffer a Permanent Total Disability, We will pay, provided such disability has continued for a period of 12 consecutive months and is total, continuous and Permanent at the end of this period.

### **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. 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

2. 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 a Hazard; or
3. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or
4. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or
5. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or
6. 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
7. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
8. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
9. congenital anomalies or any complications or conditions arising therefrom; or
10. 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
11. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
12. 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
13. Any Pre- existing condition

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

**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** – Entry age in the policy is 70, however the 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. 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.
  - 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.
- ✓ 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 at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 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:**

<b>Cancellation</b>	<b>ANNUALLY</b>
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.



Secure Future Plan -  
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](http://www.tataaiginsurance.in)

Toll Free Number: 1800 266 7780