

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>Secure Income - High Policy</b>	
What is Secure income - High?	<p>Secure income - High is a unique policy which provides following coverage</p> <ol style="list-style-type: none"> <li>1. Loss of Life Accident Indemnity,</li> <li>2. Dismemberment Loss of Sight, Hearing, Speech Indemnity</li> <li>3. Accidental – Hospital Cash Rider.</li> </ol> <p>This is a Retail Product designed for the specific needs of Individuals to protect themselves from unfortunate events.</p> <p>Policy is for the period of 1 year &amp; the Eligible entry age is from 18 years upto 65 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>	
What am I covered for	<p><u>Loss of Life Accidental Indemnity</u> - When Injury results in Your loss within 180 days after the date of the accident, We will pay the Principal Sum as per schedule.</p> <p><u>Dismemberment, Loss of Sight, Hearing, Speech Indemnity</u> – 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.</p> <p><u>Accidental – Hospital Cash Rider</u> – 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.</p>	Part I - Benefits
What are the major exclusions in the policy:	<p>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:</p> <ol style="list-style-type: none"> <li>1. intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane; or</li> <li>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</li> <li>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</li> <li>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</li> <li>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; or</li> <li>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; or</li> <li>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</li> <li>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</li> <li>9. congenital anomalies and conditions arising out of or resulting therefrom; or</li> <li>10. for any opportunistic infection and / or malignant neoplasm, if at the time of the accident or sickness You had an Acquired Immune Deficiency Syndrome (AIDS) or having an antibody positive blood test to HIV (Human Immune-deficiency Virus). Opportunistic infection shall include</li> </ol>	Part III - Exclusion

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	<p>but will not be limited to Pneumocystitis carinii pneumonia, organism of Kaposi's Sarcoma, central nervous system lymphoma, and/or other Malignancies now known or which become known as causes of death in the presence of Acquired Immune Deficiency Syndrome; or</p> <p>11. any loss sustained while You are participating in any professional sports, not accepted by Us by special Endorsement to the Policy; or</p> <p>12. any loss sustained while you are participating in contests of speed using a motorized vehicle or bicycle; or</p> <p>13. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy.</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> <li>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 with all the accrued continuity benefits if any, provided the policy has been maintained without a break as per portability guidelines issued by IRDA.</li> </ul>	Part V Uniform Provisions 4, Renewal Conditions
Renewal Benefits	NA	
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 V Uniform Provisions 19.
Cancellation	<p>This policy would be cancelled on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person, upon giving 15 days notice.</p> <p>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.</p>	Part V Uniform Provisions 5,
Premium Payment	Premium shall be based on the Sum Insured. Payment to be made by Cheque or Demand Draft or Credit Card.	
How to Claim	<p>Call these local helpline numbers in your respective cities from any other line: Mumbai - 66939500, Delhi - 66603500, Bangalore - 66500001, Pune - 66014156, Chennai - 66841050, Hyderabad - 66629882, Ahmedabad - 66610201</p> <p>Email: general.claims@tata-aig.com Website: www.tataaiginsurance.in</p> <p>Toll Free No = 1800 119966 from BSNL/MTNL Landline or 1800 22 9966 (only for senior citizen policy holders)</p> <p>SMS "CLAIMS" to 5616181</p> <p>Write to: Tata AIG General Insurance company Ltd. A-501, 5th Floor, Building No. 4, Infinity Park, Gen. A. K. Vaidya Marg, Dindoshi, Malad (E), Mumbai, India - 400 097.</p>	

**Tata AIG General Insurance Company Limited**

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