



Student Guard Plus Policy - Prospectus

Suitability:

- a) This policy covers persons in the age group from 16 to 35 years.
- b) This policy is a Plan based. Three Plan options are available for selection under Single Trip Policy and Annual Multi Trip Policy i.e Plan A, Plan B, Ultimate. Coverages of these plans are pre defined.
- c) This policy can be issued to an individual.
- d) The policy offers coverage for treatment in all hospitals throughout the country provided definition of hospital is met.

Salient Features & Benefits:

1. **Accidental Death and Dismemberment** - coverage for Death and Dismemberment arising due to an Accident while the insured is abroad. The loss must occur within 365 Days from the date of the Accident which caused Injury. If more than one loss results from any one Accident, only one amount, the largest, will be paid.
2. **Accidental Death and Dismemberment (Felonious Assault)** - coverage for Death and Dismemberment arising due to felonious assault during the Insured's Journey. The loss must occur within 365 Days from the date of the Accident which caused Injury. If more than one loss results from any one Accident, only one amount, the largest, will be paid.
3. **Accident & Sickness Medical Expense** - provides coverage for medical expenses incurred towards the treatment due to accidental injuries / sickness.

Any medical services or series of services with a cost greater than \$ US 1 shall not be covered by this Policy unless You consult with the Assistance Company and the cost for such services are authorized in advance by the Assistance Company.

If in case You are Hospital confined at the expiration date of the Policy, the benefits for Covered Medical Expenses incurred to the earlier of your Hospital Discharge or 60 Days after the Expiration Date of the Policy will be given.

4. **ASSISTANCE** - Assistance Company will provide the following services -

Medical Assistance, Medical Evacuation, Repatriation, Legal Assistance, Lost Luggage or Lost Passport, General Assistance, Pre-Departure Services, Emergency Travel Agency, Emergency Cash Transfers and Advances, Red 24

5. **Baggage Loss** - covers loss, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non-delivery at its destination while insured is a ticketed passenger on the Common Carrier
The maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10%, of the amount stated in the Policy Schedule There is also a combined maximum limit of 10% of the amount stated in the Policy Schedule for the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur.
6. **Baggage Delay** - We will reimburse You for the expense of necessary personal effects, if You are a ticketed passenger and Your Checked Baggage is delayed or misdirected by a Common Carrier from the time You arrive at the destination stated on Your ticket.
All claims must be verified by the Common Carrier who must certify the delay or misdirection.



7. **Loss of Passport** - coverage for necessary and reasonable expenses for obtaining a duplicate or new passport.
8. **Emergency Medical Evacuation** - Medical evacuation of insured to nearest hospital or back to India for medical treatment.
9. **Personal Liability** - covers damages for claims legally filed on insured against property damage and medical expenses to others as a result of bodily injury caused by insured in an accident. This coverage does not apply to You or regular residents Premises of Your household.
10. **Repatriation of Remains** - covers cost of repatriating mortal remains of the insured to India.
11. **Bail Bond** - covers bail bond cost as a result of false arrest or wrongful detention by any government or foreign power up to the amount stated in the Policy Schedule.
12. **Student Interruption** - provides reimbursement of un used tuition fees if Insured suffers any of the following condition and is not able to continue his/her studies for the remaining part of a school semester for which Tuition has been paid.
 - insured is hospitalized for more than one consecutive month for covered Injury / sickness
 - or - in case of terminal illness or
 - in case medical repatriation or
 - in case of death of immediate family member
13. **Compassionate Visit** -
 - (a) **Visit by Immediate Family Member**
If you are hospitalized for more than seven (7) consecutive days, we will cover the cost of a round trip economy class air ticket and accommodation expenses for an immediate family member to be at your bedside.
 - (b) **Visit by Student**
In the event of death or hospitalization of your parents(s)/spouse/child(ren) for more than Seven (7) consecutive days, we will cover the cost of a round-trip economy class air ticket if you are required to visit your home country.
14. **Sponsor Protection** - In the event of injury to the Insured Person's Sponsor resulting in Death or Permanent Disablement, the Company shall reimburse the insured person the Tuition Fee incurred for the remaining period of this education upto the maximum limit stated in the Schedule of benefits.

Waiting Period / Deductible:

- Baggage Loss 50% of Sum Insured per bag and 10% of Sum Insured per article in the bag - Loss of Passport - \$30
- Personal Liability - \$200
- Emergency Accident & Sickness Medical Expenses Reimbursement -Deductible of \$100

Renewal Benefits:

No Renewable benefits

Renewal Conditions:-

1. Single Trip Insurance - The Single Trip Insurance is non-renewable, not cancelable and not refundable while effective. Cancellation of the Policy may be done only prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge by Us.
2. Annual Multi Trip Insurance - For renewals under Annual Multi-trip, the policy is ordinarily renewable annually upon payment of premium on renewal due date.

We may refuse renewal on grounds such as fraud, moral hazard or non cooperation or misrepresentation. We, however, are not bound to give notice that it is due for renewal. Unless renewed before the Policy Expiry, this Policy shall terminate at the expiration of the period for which premium has been paid.

- Your 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 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 claims 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
- **Sum Insured Enhancement** - Sum Insured can be enhanced only at the time of renewal subject to no claim have been lodged/ paid under the policy. However the quantum of increase shall be at the discretion of the company.
- **Free Look Period** – 15 days Free look period from date of receipt of Policy documents is given under the Annual Multi Trip policy. A minimum premium towards stamp duty and proportionate risk premium will be retained by Us.

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.

Portability of benefits: -
No portability of benefits

Cancellation of the Policy:-

This policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person by giving 15 Days notice. In such a case 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/no trip 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 scale.

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. where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition; or
2. any Pre-existing Condition or any complication arising there from it; or
3. 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
4. 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 under the circumstances described in a Hazard ; or
5. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or
6. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or
7. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or
8. any loss arising out of 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



9. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
10. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
11. self exposure to needless peril (except in an attempt to save human life); or
12. congenital anomalies or any complications or conditions arising therefrom; or
13. 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. This exclusion does not apply to injuries resulting from inter collegiate sports.
14. the Insured Person riding on a motorcycle or any other motorized two wheeled mode of conveyance as driver or as passenger.
15. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
16. 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;
17. any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Cuba or Democratic Republic of Congo; or
18. any loss, injury, damage or legal sustained directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
19. Any non medical expenses (as listed in policy wordings)

Expiration of Policy:

Single Trip Insurance: Your Policy will terminate on the last day for which premium has been paid or on return to India whichever is earlier.

Annual Multi Trip Insurance: This Policy will terminate on the Expiration Date shown in the Policy Schedule for which the premium has been paid.

However, The Insured Person's coverage under this Policy ends on the earliest of :

- 1) the Policy Expiration date as stated above; or
- 2) the Policy is terminated; or
- 3) the premium due date if premiums are not paid when due; or
- 4) the date the Insured Person requests, in writing, that his or her coverage be terminated; or
- 5) the date the Insured Person ceases to be a member of an eligible class(es) of Insured Person as described in the Policy Schedule under Description of Insured Persons , or
- 6) Termination of the insured journey.

In case of individual journey during the Insured Period, it shall expire 90 days or less, from the commencement of each Insured Journey.

Claim Procedure:

PI Contact for Assistance / Claims

Toll Free No 1800 26607780 from BSNL/MTNL Landline or 1800 22 9966

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

Email:general.claims@tata-aig.com

SMS "Claim" to 8888

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.

SMS 'CLAIM' to 58888

Visit the Website: www.tataaiginsurance.in

Requirement:

Completed proposal form

Premium Rates:

Premium rates are inclusive of taxes. Refer to the enclosed sheet

Premium rates are subject to change with prior approval from IRDA



STUDENT GUARD
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.



Tata AIG General Insurance Company Ltd.

Peninsula Business Park, Tower A, 15th Floor, G. K. Marg,
Lower Parel, Mumbai - 400 013
Tel. No. +91 22 6669 9697 Fax: 022 6654 6464
IRDA Registration No.: 108
CIN: U85110MH2000PLC128425

Disclaimer:

“Insurance is the subject matter of the solicitation”

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

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