

**ACCIDENT GUARD PLUS**
**Customer Information Sheet**

This Policy provides key information about your policy. You are also advised to go through your policy document.

S. No.	Title	Description	Refer to Policy Clause Number
1.	Name of the Insurance Product / Policy	Accident Guard Plus	
2.	Policy Number	<< >>	
3.	Type of Insurance Product/Policy	Both Indemnity and Benefit	
4.	Sum Insured	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy schedule and plan opted from Annexure	
5.	Policy Coverage (What the Policy Covers?)	<p><b>B1. Accidental Death -</b></p> <p>a. Death - Covers death due to accident if the accident is the sole and direct cause of death and occurs within 365 days of the accident date.</p> <p>b. Disappearance - Covers disappearance if the body cannot be located within 365 days after forced landing, stranding, sinking or wrecking of a conveyance as a passenger or any other acts of God.</p> <p><b>B2. Permanent Total Disability (PTD) -</b> Covers Total Disability which is permanent in nature, due to accident if the accident is the sole and direct cause of such Disability and occurs within 365 days of the accident date.</p> <p><b>B3. Permanent Partial Disability -</b> Covers Partial Disability which is permanent in nature, due to accident if the accident is the sole and direct cause of such Disability and occurs within 180 days of the accident date.</p> <p><b>B4. Accidental Dismemberment -</b> Covers Dismemberment which is permanent in nature, due to accident if the accident is the sole and direct cause of such Disability and occurs within 365 days of the accident date.</p> <p><b>B5. Temporary Total Disability -</b> Covers weekly benefits for a period of continuous Temporary total disability resulting from an accident.</p>	Benefits Covered under the Policy

		<p><b>B6. Accidental Hospitalization Expenses (Medex) -</b> Covers 24 hours Accidental Hospitalisation as an inpatient upto the hospitalisation limit specified in the policy schedule.</p> <p><b>B7. Hospital Daily Cash -</b> Provides per day benefit for the period of Hospitalization due to accident upto a maximum of 60 days.</p> <p><b>B8. Coma Benefit -</b> Covers comatose due to accident if the accident is the sole and direct cause of death and occurs within 30 days of the accident date.</p> <p><b>B9. Funeral Benefits and Repatriation of Remains</b> - Covers the expenses related to Funeral and transportation of mortal remains from place of accident to residence.</p> <p><b>B10. Child Tuition Benefit -</b> Covers Expenses incurred towards tuition/ education of children in case of death of the primary insured due to an accident.</p> <p><b>B11. Loan Shield -</b> Covers the Outstanding loan amount in case of Death of the primary insured upto the limit specified in policy document.</p> <p><b>B12. Ambulance Cost -</b> Covers Utilization of Ambulance service for transporting insured person to hospital in case of an Accident.</p> <p><b>B13. Air Ambulance -</b> Covers Utilization of Air Ambulance service for transporting insured person to hospital in case of an Accident.</p> <p><b>B14. Cost Of Crutches / Wheel chair -</b> Covers the cost of crutches/wheel chair necessitated due the disability caused by the Accidental Dismemberment, Permanent Total Disability or Permanent Partial Disability.</p> <p><b>B15. Cost of Artificial Limbs -</b> Covers the cost of artificial limbs necessitated due the disability caused by the Accidental Dismemberment, Permanent Total Disability or Permanent Partial Disability.</p> <p><b>B16. Fractures / Burns -</b> Covers bodily injury which results in Fractures, dislocation or Burns due to accident, provided Injury to You results in one of the losses shown in the Schedule of Injuries</p>	
6.	Exclusions (what the policy does not cover)	<p>This Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly, in respect of:</p> <ol style="list-style-type: none"> <li>Losses that do not occur within the policy period</li> </ol>	Exclusions

		<ol style="list-style-type: none"> <li>2. Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or The radioactive, toxic, explosive or other hazardous properties of any explosion nuclear assembly or nuclear component, thereof</li> <li>3. Asbestosis or other related sickness or disease resulting from the existence, production, handling, processing, manufacture, sale, distribution of asbestos or other products thereof.</li> <li>4. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials.</li> <li>5. Any Insured Person's participation or involvement in naval, military or air force operation or professional or semi-professional sporting, racing, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, winter sports, bungee jumping, sky diving, 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 activity involving white water rapids, yachting or boating outside coastal waters (2 miles). Participation in any professional sports, any bodily contact sport or potentially dangerous sport for which you are untrained.</li> <li>6. Participation in any professional sports, any bodily contact sport or potentially dangerous sport for which you are untrained.</li> <li>7. Any claim of Insured Person arising from: <ol style="list-style-type: none"> <li>a. suicide or attempted suicide</li> <li>b. will-full self-inflicted illness or injury except injury in self-defense or to save life; or</li> </ol> </li> <li>8. being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication</li> <li>9. Whilst engaging in Adventure Sports</li> <li>10. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in</li> </ol>	
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		<p>any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world</p> <p>11. Through deliberate or intentional, unlawful or criminal act, participation in an actual or attempted felony, riot, crime, misdemeanor, civil commotion</p> <p>12. Arising out of your participation in any police, naval, military or air force operations whether peace or in war in the form of military exercises or war games or actual engagement with the enemy, Whether foreign or domestic</p> <p>13. infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease;</p> <p>14. medical or surgical treatment except as necessary solely and directly as a result of an Accident.</p> <p>15. In case of any change in the occupation class from the date of proposal and policy issue date or during the policy period, and such change in occupation class falls under our declined</p> <p>16. Class IV wherein you have not communicated this change to us in writing.</p>	
7.	Waiting Period	NIL	Benefits covered under the Policy
8.	<p>Financial Limits of Coverage</p> <ul style="list-style-type: none"> <li>Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</li> <li>Deductible (It is a specified amount:</li> </ul>	As per Sum Insured mentioned in Policy schedule and plan opted from Annexure	General Terms and Conditions

	<ul style="list-style-type: none"> <li>- Up to which an insurance company will not pay any claim, and</li> <li>- Which will be deducted from total claim amount (if claim amount is more than the specified amount)</li> </ul>		
9.	Claims/Claims Procedure	<p>You can notify a claim by sending an SMS <b>CLAIMS</b> to <b>5616181</b> or by calling our 24x7 toll free helpline <b>1800-266-7780</b> or Senior Citizen No. <b>1800 22 9966</b>. Please use the Claim Intimation Form for intimation of a claim</p> <ul style="list-style-type: none"> <li>o You can even write to us at <b>general.claims@tataaig.com</b> to initiate claim processing</li> <li>o Please submit claim documents within 30 days of occurrence of incident.</li> <li>o Kindly sent the claim documents to the company address mentioned in our website.</li> <li>• DOCUMENT SUBMISSION: <ul style="list-style-type: none"> <li>o Please submit all documents to the Corporate Office at the address given below:</li> </ul> <p>A&amp;H Claims Department TATA AIG General Insurance Co. Ltd. 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>Or</p> <p>Address mentioned in our company website.</p> </li> <li>• Please send a duly signed claim form and all the information / documents to TATA AIG General Insurance Co. Ltd within 30 days</li> <li>• <b>Claim form Website link</b> - <a href="https://www.tataaig.com/downloads">https://www.tataaig.com/downloads</a></li> </ul>	General Terms and Conditions

10.	Policy Servicing	<p><b>Company Officials:</b></p> <ul style="list-style-type: none"> <li>o If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number <b>1800-266-7780</b> or Senior Citizen No. <b>1800 22 9966</b> (toll free) or you may email to the customer service desk at <b>customersupport@tataaig.com</b></li> </ul>	Redressal of Grievance
11.	Grievances/- Complaints	<ul style="list-style-type: none"> <li>• <b>IRDAI:</b> <ul style="list-style-type: none"> <li>o In case of no reply from Us within 15 days, You can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling Toll Free Number 155255 (or) 1800 4254 732 or send email to <a href="mailto:complaints@irda.gov.in">complaints@irda.gov.in</a></li> </ul> </li> <li>• <b>Ombudsman:</b> <ul style="list-style-type: none"> <li>o Details as mentioned in the policy wordings or alternatively please refer our web-site (<a href="http://www.tataaig.com">www.tataaig.com</a>).</li> </ul> </li> </ul>	Redressal of Grievance
12.	Things to remember	<p><b>Free Look Period:</b> 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 any medical check-up, 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.</p> <p><b>Renewal Conditions:</b></p> <ul style="list-style-type: none"> <li>• Policy is renewable, subject to application for renewal and the renewal premium in full has been received by the due dates.</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>• There is no maximum cover ceasing age under this Policy.</li> </ul>	General Terms and Conditions

		<b>Change in Sum Insured:</b> Sum Insured can be enhanced at the time of renewal basis Our underwriting guidelines. However, the acceptance of request/quantum of increase shall be as per underwriting guidelines of the company.	
13.	Your Obligations:	<ul style="list-style-type: none"> <li>Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy.</li> </ul>	General Terms and Conditions

## Annexure

Coverage Details	Sum Insured*		
	Protect Plan	Elite Plan	Premier Plan
Accidental Death	100% of Sum Insured	100% of Sum Insured	100% of Sum Insured
Permanent Total Disability (PTD)	100% of Sum Insured	100% of Sum Insured	100% of Sum Insured
Permanent Partial Disability (PPD)	% specified in the policy document	% specified in the policy document	% specified in the policy document
Accidental Dismemberment	NA	25% of the Permanent Partial Disability benefit	25% of the Permanent Partial Disability benefit
Temporary Total Disability	Upto 1% of the Accidental Death Sum Insured or Rs 50,000 whichever is lower upto 104 weeks	Upto 1% of the Accidental Death Sum Insured or Rs 50,000 whichever is lower upto 104 weeks	Upto 1% of the Accidental Death Sum Insured or Rs 50,000 whichever is lower upto 104 weeks
Accidental Hospitalization Expenses (Medex)	Upto 10% of the Accidental Death Sum Insured or Rs 5 lacs or actuals whichever is lower	Upto 10% of the Accidental Death Sum Insured or Rs 5 lacs or actuals whichever is lower	Upto 10% of the Accidental Death Sum Insured or Rs 5 lacs or actuals whichever is lower
Hospital Daily Cash			0.5% of the Sum Insured or Rs 5000 per day whichever is lower; max upto 60 days
Coma Benefit			10% of the Accidental Death Sum Insured upto Rs 5 lacs whichever is lower
Funeral Benefits and Repatriation of remains			1% of sum Insured; Max Rs 25,000
Child Tuition Benefit		10% of the Accidental Death sum insured or actuals maximum upto Rs 1 lac	10% of the Accidental Death sum insured or actuals maximum upto Rs 1 lac

Child Tuition Benefit		10% of the Accidental Death sum insured or actuals maximum upto Rs 1 lac	10% of the Accidental Death sum insured or actuals maximum upto Rs 1 lac
		Max upto 25% of the Accidental Death Sum insured or actual outstanding loan amount	Max upto 25% of the Accidental Death Sum insured or actual outstanding loan amount
Ambulance Cost		Upto Rs 25,000 or actuals whichever is lower	Upto Rs 25,000 or actuals whichever is lower
Loan Shield Air Ambulance			Upto Rs 5 lacs or actuals whichever is lower
Cost of crutches/ Wheel chairs			10% of Sum Insured or actual expenses incurred; Max 1 lac
Cost of Artificial limbs			10% of Sum Insured or actual expenses incurred; Max 1 lac
Fractures/Burns			% specified in the policy document; Max Rs 10 lacs

\*Rs 5 lacs to Rs 5 crores in the multiples of 5.