

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

S. No.	Title	Description	Policy Clause Number
1.	Name of the Insurance Product / Policy	Accident Shield Policy	
2.	Policy Number	<< Policy Number >>	
3.	Type of Insurance Policy	Benefit	
4.	Sum Insured	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy schedule and plan details from Annexure	
5.	Policy Coverage (What the Policy Covers?)	<p>Coverage C-1. Accidental Death - covers for Death arising due to an Accident as defined in policy terms & conditions.</p> <p>Coverage C-2. Permanent Total Disability - covers for the bodily injury resulting in permanent total disability due to an accident, occurring within 1 (one) year from the Date of Loss</p> <p>Coverage C3. Permanent Partial Disability - covers for the bodily injury resulting in permanent partial disability due to an accident, occurring within 180 days of the date of Injury.</p> <p>Coverage C4. Education Benefit - Pays upto the 10% of the Sum Insured or upto Rs.1 L whichever is lower towards dependent children's education in the event of Accidental Death or Permanent Total Disability which has become admissible and payable by the company.</p> <p>The cover mentioned under Dependent Child Education Benefit is over and above the sum insured covered under death or Permanent Total Disability section.</p>	Benefits covered under the Policy
6.	Exclusions (what the policy does not cover)	<p>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:</p> <p>1. Any claim of Insured Person arising from:</p> <ul style="list-style-type: none"> a. suicide or attempted suicide b. willful self-inflicted illness or injury except injury in self-defense or to save life; or 	Exclusions

		<ol style="list-style-type: none"> 2. any Pre-existing Disease or any complication arising from it; or 3. 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 4. sexually transmitted conditions; or 5. 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; 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. 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. ionizing 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. congenital Internal and External anomalies (known or unknown) or any complications or conditions arising therefrom; or 12. 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 potholing, 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 13. Any loss resulting directly or indirectly contributed or aggravated or prolonged by childbirth or from pregnancy. This however does not include ectopic pregnancy proved by diagnostic means. 	
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7.	Waiting period	NIL	Benefits covered under the Policy
8.	<p>Financial limits of coverage</p> <ul style="list-style-type: none"> • Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) • Deductible (It is a specified amount: <ul style="list-style-type: none"> - Up to which an insurance company will not pay any claim, and - Which will be deducted from total claim amount (if claim amount is more than the specified amount) 	As per Sum Insured mentioned in Policy schedule and plan details from Annexure	General Terms and Clauses
9.	Claims/Claims Procedure	<p>You can notify a claim by sending an SMS CLAIMS to 5616181 or by calling our 24x7 toll free helpline 1800-266-7780 or Senior Citizen No. 1800 22 9966. Please use the Claim Intimation Form for intimation of a claim</p> <ul style="list-style-type: none"> o You can even write to us at general.claims@tataaig.com to initiate claim processing o Please submit claim documents within 30 days of occurrence of incident. o Kindly sent the claim documents to the company address mentioned in our website. • DOCUMENT SUBMISSION: <ul style="list-style-type: none"> o Please submit all documents to the Corporate Office at the address given below: 	General Terms and Clauses

		<p>A&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> <ul style="list-style-type: none"> Please send a duly signed claim form and all the information / documents to TATA AIG General Insurance Co. Ltd within 30 days Claim form Website link - https://www.tataaig.com/downloads 	
10.	Policy Servicing	<p>Company Officials:</p> <ul style="list-style-type: none"> If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-266-7780 or Senior Citizen No. 1800 22 9966 (tolled) or you may email to the customer service desk at customer support@tataaig.com 	Redressal of Grievance
11.	Grievances/ Complaints	<ul style="list-style-type: none"> IRDAI: <ul style="list-style-type: none"> 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 complaints@irdai.gov.in. Ombudsman: <ul style="list-style-type: none"> Details as mentioned in the policy wordings or alternatively please refer our web-site (www.tataaig.com). 	Redressal of Grievance
12.	Things to remember	<p>Free Look Period</p> <p>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>	General Terms and Clauses

		Renewal Conditions: <ul style="list-style-type: none"> Policy is renewable, subject to application for renewal and the renewal premium in full has been received by the due dates. 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. There is no maximum cover ceasing age under this Policy. Change in Sum Insured : 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"> Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy. 	General Terms and Clauses

Annexure

Coverage Details	Sum Insured*
Accidental Death	100% of Sum Insured
Permanent Total Disability (PTD)	100% of Sum Insured
Permanent Partial Disability (PPD)	Upto 100% of Sum Insured
Education Benefit	Upto 10% of the Sum Insured or upto 1L whichever is lower

*Rs 5 lacs to Rs 1 crore in the multiples of 5.

TATA AIG GENERAL INSURANCE COMPANY LIMITED