

Title	Description	Refer To Policy Clause Number
Product Name	Auto Shield Policy	
What am I covered for:	<p>Accidental Death & Dismemberment- covers for death & the bodily injury resulting in dismemberment of the body part as per table of losses, occurring within 365 days from the date of accident which caused injury.</p> <p>Accidental Permanent Total Disability – covers for the body injury resulting in Permanent total disability. Such disability should continue for 365 days and is total, continuous and permanent at the end of this period.</p> <p>Accidental Permanent Partial Disability – Covers for the body injury due to an accident resulting in permanent partial disability as per table of losses, occurring within 180 days of the date of injury.</p> <p>Accident Hospitalization Reimbursement – Covers the Medical Expenses incurred whilst Inpatient in a hospital in Republic of India due to accidental injuries subject to copay mentioned in policy schedule.</p> <p>Accidental Hospital Cash (Upto 30 Days) – Covers for per day Benefit upto 30 days in case of inpatient hospitalization which is medically necessary and recommended by Physician due to accidental injury(ies) while the policy is in effect.</p> <p>Accidental Hospital Cash(ICU) - (Upto 15 Days) – Covers for per day Benefit upto 15 days in case of inpatient hospitalization which is medically necessary and recommended by Physician due to accidental injury(ies) while the policy is in effect..</p> <p>Physiotherapy – covers for the Physiotherapy sessions post the discharge/ treatment from a hospital which are recommended by the attending Physician/ Surgeon and is medically necessary. Such sessions are covered only if the inpatient claim is accepted under Section C-4 or C-5 or C-6 of the Policy.</p> <p>Home/ Vehicle Modification (in event of Dismemberment/ Permanent Total Disability) – Covers the expenses incurred within one year from the date of the Accident towards the Home Alteration and Vehicle Modification, if an Insured Person suffers Loss of Both Feet and require the use of wheelchair to be ambulatory.</p> <p>Daily Benefit during Vehicle Repair- Covers rs.750 per day upto maximum period of 7 days towards the cost of hired transport if Your Vehicle meets with an accident resulting into damage to your vehicle necessitating repair in the garage during the policy period.</p> <p>Daily Benefit will start from the day of Your Vehicle reaching the garage for repair or the day of intimation of claim to us, whichever is later and shall end on the day garage intimates You to take delivery of the Vehicle.</p> <p>In case of a multiplayer policy this benefit is available only for first year of the policy period.</p>	Benefits covered under the Policy
What are the major exclusions in the policy:	<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> <ol style="list-style-type: none"> 1. Any Pre-existing disease, any complication arising from it or 2. suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, or nervous disorder, anxiety, stress or depression; 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 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. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or 	Exclusions

	<p>8. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or</p> <p>9. congenital anomalies or any complications or conditions arising therefrom; or</p> <p>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/and any other hazardous or potentially dangerous sport for which You are untrained</p> <p>11. Any non medical expenses (list enclosed as Annexure 1 in policy wordings).</p> <p>Exclusions under Daily Benefit during Vehicle Repair:</p> <p>1) We will not pay if time required for repair of motor vehicle is upto 1 day.</p> <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	
Waiting Period	No Waiting Period	
Payout basis	Benefit & Reimbursement basis.	
Cost sharing	In case of a claim, this policy requires you to share the following costs: <ul style="list-style-type: none"> • 10% of each claim as co-payment under Accident Hospitalisation Reimbursement 	Benefits covered under the Policy
Renewal Conditions	<ul style="list-style-type: none"> • 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. • The renewal premium for this policy will not change unless We have revised the premium and obtained due approval from IRDA. Premium otherwise will only change if you opt for a change in sum insured and/ change the tenure of the policy. • We will not apply any additional loading on our policy premium at renewal based on claims experience. • Grace period of 30days for renewing the policy is provided. To avoid any confusion any claim incurred during break-in period will not be payable under this policy. 	General Terms and Clauses
Renewal Benefits	None	
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 15days 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 claim has occurred in which case there shall be no return of premium.</p>	General Terms and Clauses
Grievance/complaints	<ul style="list-style-type: none"> • Company Officials: <ul style="list-style-type: none"> 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 1800-266-7780 or Senior Citizen No. 1800 22 9966 (tolled) or you may email to the customer service desk at customersupport@tataaig.com • IRDAI: <ul style="list-style-type: none"> 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 complaints@irda.gov.in • Ombudsman: <ul style="list-style-type: none"> o Details as mentioned in the policy wordings or alternatively please refer our web-site (www.tataaig.com). 	

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013.

24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) Fax: 022-6693 8170 Email: customersupport@tataaig.com
Website: www.tataaig.com IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425

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