ACCIDENT GUARD PLUS

UIN: TATPAIP23086V032223

Frequently Asked Questions:

1. **Why should I consider buying Accident Guard Plus?**
   Accident Guard Plus provides financial protection against Accidental Death, various types of disabilities, Hospitalization expenses due to Accident and several other accident-related expenses like Ambulance Cost, Hospital Daily Cash and many more as available in the product.

2. **Who can be covered under the policy?**
   The insured persons are classified as Self, Spouse and Children. The Self and legal Spouse can be covered between 18 and 70 years of age, while dependent Children can be covered up to 23 years of age.

3. **Does the policy provide worldwide coverage?**
   Yes. The geographical scope under the policy is worldwide.

4. **What happens if an insured child crosses 23 years during the policy period**?
   The child remains covered until the renewal date and may then be covered under a separate individual policy.

5. **Is there an Escalation Benefit under the policy?**
   Yes. An additional 10% of the Sum Insured can be opted as an Escalation Benefit for every continuous renewal where no claim has been reported under Accidental Death, Permanent Total Disability or Permanent Partial Disability.

6. **What is the maximum escalation benefit available?**
   The escalation benefit is 10% of the Sum Insured per continuous renewal, subject to a maximum of 50%.

7. **Does the Escalation Benefit apply to all claims?**
   No. This amount would be payable for claims under Accidental Death, Permanent Total Disability or Permanent Partial Disability benefits only.

8. **Is Accidental Dismemberment covered?**
   Yes. If an Insured Person suffers an accident during the policy period and this results in dismemberment within 365 days from the date of accident, then we will pay an additional 25% of the amount payable under Permanent Partial Disability, subject to the overall Sum Insured limit.

9. **Is Accidental hospitalization covered?**
   Yes. If any Insured Person suffers an Accident during the Policy Period that requires Insured Person's Hospitalization as an inpatient in a hospital, subject to the applicable limit.

10. **What is the maximum Accidental Hospitalization Expenses benefit?**
    The limits for accidental Hospitalization are capped at 10% of the Sum Insured or Rs 5 lacs or actuals whichever is lesser, subject to the policy conditions.

TATA AIG General Insurance Company Limited Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India
24* Customer Support No.: 022 6489 8282/1800 267 1955 (For Senior Citizens) Email: customersupport@tataaig.com Website: www.tataaig.com IRDA of India Registration No.: 108
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11. **Is there a Hospital Daily Cash benefit?**
 Yes. Hospital Daily Cash is payable at the lower of 0.5% of the Sum Insured or ₹5,000 per day, for a maximum of 60 days per Policy Period.

12. **What is the maximum weekly benefit under Temporary Total Disability (TTD)?**
 It is the lower of 1% of the Sum Insured or ₹50,000 per week, for a maximum of 104 weeks.

13. **Within what period is functional loss covered for a Permanent Total Disability claim?**
 The functional loss must occur within 365 days from the date of the accident, except for immediate severance cases.

14. **Is an accident while participating in adventure sports covered?**
 No. The policy specifically excludes claims arising while engaging in Adventure Sports. It also lists several hazardous activities, including parachuting, hang-gliding, mountain climbing, winter sports, bungee jumping, sky diving, racing/rallies, caving, certain underwater activities and white-water rafting/canoeing, among others.

15. **Are loans from money lenders covered under Loan Shield?**
 No. Loans from credit societies, money lenders or similar unorganized lending institutions are excluded.

16. **Can the Sum Insured be enhanced?**
 Yes. The Sum Insured can be enhanced at the time of renewal, subject to the company's underwriting guidelines and acceptance of the requested increase.

17. **Can the policyholder cancel the policy?**
 Yes. The policyholder may cancel the policy by giving 7 days' written notice. A proportionate premium for the unexpired policy period may be refunded provided no claim has been reported under the policy up to the date of cancellation.

18. **What happens if there is a change in occupation?**
 The insured person must notify the company of any change in business or occupation within 30 days of the change. If the new occupation falls into a higher-risk class and the change was not notified, the company's maximum liability will be limited as specified in the policy. If the new occupation falls into a lower-risk class, the differential premium will be refunded.

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