ACCIDENT GUARD POLICY

UIN: TATPAIP23087V032223

Frequently Asked Questions:

1. **Why should I buy Accident Guard Policy?**
   Accident Guard Policy provides financial protection against the financial impact of Accidental Death, Accidental Dismemberment, Permanent Total Loss of Use, Temporary Total Disability with coverage extensions like Home Alteration and Vehicle modification benefit, Repatriation benefit and many more.

2. **Who is eligible to be covered as an Insured Person?**
   The Insured Person can be up to 65 years of age, along with an eligible Spouse and/or Eligible Children as specified in the Policy Schedule.

3. **What is the age limit for an eligible Spouse?**
   The Spouse must be between 18 and 65 years of age and living at the insured person's residence.

4. **Who qualifies as an Eligible Child?**
   A dependent, unmarried child aged 6 months to 18 years, or up to 23 years if studying full-time at an accredited institution of higher learning.

5. **If multiple losses arise from one accident, how is the Dismemberment benefit calculated?**
   If multiple losses arise from one accident, only amount the amount of largest loss is payable.

6. **What happens if the disability is not listed in the benefit table?**
   The disability will be assessed by a Physician in accordance with the policy terms.

7. **Can loss of a part of a limb be claimed separately after loss of the whole limb?**
   No. A separate claim cannot be made for a part of a body member when the whole body member has already been claimed.

8. **What does Permanent Total Loss of Use mean?**
   It means the complete and irreversible loss of the functional, normal or characteristic use of an entire arm or leg. “Arm” means the entire arm from the shoulder joint including the attached hand. “Leg” means the entire leg from the hip joint including the attached foot.

9. **What is the Elimination Period under Temporary Total Disability?**
   It is the number of consecutive days of Temporary Total Disability that must elapse before the weekly benefit becomes payable. The applicable period is stated in the Policy Schedule.

10. **What happens if the insured returns to work while receiving Temporary Total Disability benefit?**
    The Temporary Total Disability benefit ceases when the insured is no longer totally disabled from performing their occupation.

TATA AIG General Insurance Company Limited Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India
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11. What is the maximum Temporary Total Disability benefit?
The weekly benefit is subject to the limit specified in the Policy Schedule and cannot exceed the Insured Person's **Gross Weekly Wage**.

12. What is included in Gross Weekly Wage?
It means base weekly earnings from the occupation at the time of the accident, excluding overtime, bonuses, tips, commissions and special compensation.

13. What is meant by Professional Sports?
A sport is considered professional when it provides the player with more than 50% of their income as a means of livelihood.

14. Is Family Transportation Benefit included in the Policy?
Yes. Family Transportation Benefit is covered. When, following an injury which results in a Loss payable under the section entitled "Accidental Death and Dismemberment Indemnity" of this policy, an Insured person is confined in a hospital, outside 150 kms from his residence, within three hundred and sixty-five (365) days of the accident and the attending physician recommends the personal attendance of a member of the immediate family, this benefit will refund the actual expenses incurred by the immediate family member of transportation by the most direct route by a licensed common carrier to the confined Insured Person but not to exceed the amount of Rs. Fifty Thousand (Rs.50,000/-).

15. Are Professional Sports covered under the Accident Guard Policy?
No. Participation in Professional Sports is excluded under the policy.

16. Can the Sum Insured be increased?
The Sum Insured may be enhanced at renewal, subject to the Company's underwriting guidelines and acceptance of the revised Sum Insured.

17. What is the maximum Escalation Benefit available under the Accident Guard Policy?
The Principal Sum can increase by 5% on each policy anniversary, subject to a maximum cumulative increase of 25%.

18. Does the Escalation Benefit apply if there is a break in coverage?
No. The escalation benefit is available only where there is no interruption in coverage**.**

19. Can the policy be cancelled by the Insured person?
Yes. The policy can be cancelled by giving 7 days' written notice to the Company, subject to the applicable terms and refund conditions.

20. What happens to the premium on cancellation?
The applicable refund is calculated according to the policy terms, provided there is no claim that affects the refund.

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