ACCIDENT SHIELD POLICY

UIN: TATPAIP23088V032223

Frequently Asked Questions:

1. **Why should I consider Accident Shield Policy?**
   Accident Shield provides financial protection against specified accidental events, including Accidental Death and Permanent disabilities, along with an Education Benefit for eligible children.

2. **What is the eligible entry age under the policy?**
   While the entry age under this policy 6 months to 65 Years, the Policy is renewable unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or renewal of the Policy poses a moral hazard.

3. **Who can be covered under Accident Shield Policy?**
   The policy can cover the Principal Insured, Spouse and Eligible Children, subject to the applicable age and eligibility conditions. The Principal Insured and Spouse can be covered up to the eligible age specified under the policy, while dependent children can be covered from 6 months of age up to 18 years, or up to 23 years if pursuing full-time higher education**.**

4. **How is the Sum Insured allocated among family members?**
   The Self is covered at 100% of the Sum Insured, Spouse at 50% and Child at 25%**.**

5. **Does the policy cover pre-existing diseases?**
   No. Pre-Existing Diseases and complications arising from them are excluded.

6. **Is there any deductible under Accident Shield?**
   There is no standard deductible specified under the benefit sections of the policy. Any applicable Deductible, if opted or imposed, will be mentioned in the Certificate of Insurance/Policy Schedule.

7. **What happens if more than one disability arises from the same Accident under Permanent Partial Disability?**
   The applicable percentages are added together, subject to a maximum payment of 100% of the Sum Insured**.**

8. **If the whole limb is lost, can separate claims be made for the loss of a part of that limb?**
   No. If a claim is payable for loss or loss of use of a whole body member, a separate claim for parts of that member cannot also be made.

9. **Is loss of hearing covered?**

   Yes. Under Permanent Partial Disability, permanent and irrecoverable loss of hearing is covered at 25% for one ear and 50% for both ears.

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10. **Are loss of sense of taste and sense of smell covered?**
    Yes. Under Permanent Partial Disability, Loss of the sense of smell is covered at 10% and loss of the sense of taste at 5% of the Principal Sum, subject to the policy terms.

11. **Is Education Benefit available under the policy?**
    Yes. The Education Benefit is payable to an eligible child who is a full-time student when the Principal Insured suffers either Accidental Death or Permanent Total Disability. Eligible Children who cease to be enrolled as full-time students become permanently ineligible for the benefit, even if he or she enrols at a later date.

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

13. **Are Professional Sports covered under the policy?**
    No. Participation in Professional Sports is excluded.

14. **Can the policy be cancelled by the insured?**
    Yes. The insured may cancel the policy by providing 7 days' written notice, subject to the applicable refund conditions.

15. **What happens if the policy is cancelled after a claim has been made?**
    The premium refund is subject to the policy conditions and applicable claim status.

16. **What documents are generally required for an Accidental Death claim?**
    The claim form, original death certificate, post-mortem report where applicable, FIR/Spot Panchanama/Police Inquest report where applicable, medical records and KYC documents are generally required.

17. **What documents are generally required for a disability claim?**
    The claim form, attending doctor's report, original disability certificate, medical records and investigation reports, along with FIR/Police report and KYC documents where applicable.

18. **Can the Sum Insured be enhanced at the time of renewal?**
    Yes. The Sum Insured may be enhanced at renewal, subject to the Company's underwriting guidelines and the applicable terms and conditions.

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