

## Prospectus

### Suitability:

This policy covers persons in the age group 20 years – 65 Years, Policy is renewal for life on payment of premium. Sum Insured is available from << 1L to 3 crores in multiples of 1L>>

### Salient Features & Benefits:

1. **Critical Illness Benefit** - Entire Sum Insured is payable on the first diagnosis of any of the below mentioned 9 critical illness and procedures:

C1	Cancer of specified severity
C2	Kidney Failure Requiring Regular Dialysis
C3	Multiple Sclerosis with persisting symptoms
C4	Major Organ / Bone Marrow Transplant
C5	Open Heart Replacement or Repair of Heart Valves
C6	Open Chest CABG
C7	Stroke resulting in Permanent Symptoms
C8	Permanent Paralysis of Limbs
C9	First Heart Attack - of specified severity

2. **Personal Accident**

Pays upto the entire sum insured, if bodily injury results in death or permanent disability due to an accident.

- Accidental Death:** Death of the insured person on account of an accident.
- Permanent Total Disability (PTD):** Pays upto the entire sum insured, if bodily injury results in permanent disability due to an accident, occurring within twelve (12) months of the Date of Loss
- Education Benefit:** Pays upto the 10% of the Sum Insured or upto Rs. 5L whichever is lower to the Eligible Child(ren) education in the event of death or Permanent Total Disability of the insured due to an accident resulting in death or PTD within twelve (12) months of the Date of Loss.

The cover mentioned under Education Benefit is over and above the sum insured covered under Death or Permanent Total Disability section.

In case of cover to more than one child, the benefit will be paid equally to the eligible children.

3. **Involuntary Loss of Employment**

Upto 3 EMLs payable in the event of loss of employment of the Insured by the employer on account of:

- Employer rules and regulations (Example, closure of a division or a department on account of poor financial health) or
- Action of any Public Authority or any laws for the time being in force, leading to closure of the Employer firm'

### Exclusions:

This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, in respect of:

- Any Pre-existing Condition, any complication arising from it, or
- Any Critical Illness or covered Disease/Illness/Sickness of which, the signs or symptoms first occurred prior to or within ninety (90) days following the Policy Issue Date or the last Commencement Date, whichever is later, or

3. Any Critical Illness resulting from a physical condition which existed before the Policy Issue Date or the last Commencement Date which was not disclosed , or
4. Intentionally self-inflicted Injury or illness, or sexually transmitted conditions, suicide, or
5. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or
6. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or
7. 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
8. serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the circumstances described in a Hazard; or
9. for any loss of which a contributing cause was Your actual or attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest;
10. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
11. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
12. Arising out of or resulting caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The Policy also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in Controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.
13. Congenital External anomalies (known or unknown) or any complications or conditions arising therefrom; or
14. 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 Sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which you are trained or untrained; or
15. Any loss, contributed or aggravated or prolonged by childbirth or from pregnancy. This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician; or
16. Any Critical Illness based on a Diagnosis made by the Insured or his/her Immediate Family Member or anyone who is living in the same household as the Insured or by a herbalists, acupuncturist or other non-traditional health care provider; and
17. Cosmetic or plastic surgery or any elective surgery or cosmetic procedure that improve physical appearance, surgical and non-surgical treatment of obesity (including morbid obesity) and weight control programs, or treatment of an optional nature;
18. Special nursing care, routine health checks or convalescence, Custodial Care, general debility, lethargy, rest cure;
19. Any investigation(s) or treatments not directly related to a Covered Illness or Covered Injury or the conditions or diagnosis necessitating hospital admission;

## 4. Fire & Special Perils including Earthquake

Coverage is applicable if the insured property is destroyed / damaged due to Fire, lightning, Explosion/ Implosion, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation and such perils as specified in the policy wordings. The coverage is applicable to the structure of the property and not to its contents.

### Exclusions:

1. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
2. Loss, destruction or damage directly or indirectly caused to the property insured by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
3. Loss, destruction or damage caused to the insured property by pollution or contamination.
4. Loss, destruction or damage to bullion or unset precious stones, curios or works of art for an amount exceeding Rs. 10000/-, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, Cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.
5. Loss, destruction or damage to any electrical machine, apparatus, fixture or fitting arising from or occasioned by over- running, excessive pressure, short circuiting, arcing, self- heating, or leakage of electricity, from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
6. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal necessarily incurred by the Insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
7. Loss by Theft during or after occurrence of any insured peril except a provided under Riot, Strike and Malicious Damage cover.
8. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to volcanic eruption or other convulsions of nature.

## 5. Burglary and Theft

This section provides cover in respect of loss of or damage to Contents from the Insured Premises. The Company's liability is restricted to the extent of 40% of the Sum Insured, caused by actual or attempted Burglary and / or Theft, provided that such Contents are insured under Fire section of the Policy. Loss or damage to building is covered up to 5% of the Sum Insured in respect of Contents caused during actual or attempted Burglary and or Theft, provided that such Building is insured against Fire Section of the Policy. The Company shall not be liable for and no indemnity is available hereunder in respect of loss of or Damage to Valuables, unless specifically stated to the contrary in the attachment to the Schedule.

### Exclusions:

1. Any loss or damage caused by burglary and/or housebreaking and/or theft where the Insured or any member of the Insured's family is concerned or involved in such burglary and/or housebreaking and/or theft as principal or accessory.
2. In respect of loss of or damage to jewellery under this Section unless kept inside locked safe within the Insured Premises.

3. Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.

**Pre-existing Condition** means any condition, ailment, injury or disease:

- A) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement; or
- B) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer; or its reinstatement.

**Free Look Period:**

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 canceling the Policy stating the reasons for cancellation and You shall 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 shall 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.

**Claim Procedure:**

All claims under this policy will be processed and settled by us.

You can get in touch with us as below -

- Email: general.claims@tata-aig.com Website: www.tataaig.com
- Toll Free No = 1800 266 7780, from BSNL/MTNL Landline or 1800 22 9966 (only for senior citizen policy holders)
- SMS "CLAIMS" to 5616181
- A&H Claims Department  
Tata AIG General Insurance Co. Ltd.  
7<sup>th</sup> and 8<sup>th</sup> Floor, Romell Tech Park,  
Cama Industrial Estate, Western Express Highway,  
Goregaon(E), Mumbai, Maharashtra 400063

**Claim Settlement (provision for Penal Interest)**

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the

financial year in which claim has fallen due). The Clause shall be suitably modified by the insurer based on the amendment(s), if any to the relevant provisions of Protection of Policyholder's Interests Regulations, 2017)

## Terms of Renewal:

- The Policy is ordinarily renewable till 65 years 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 the Policy poses a moral hazard.
- **Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy However, coverage would not be available for the period for which no premium has been received.
- **Maximum Age** - The maximum entry age under this Policy is upto 65 years, however the policy is renewable for life provided the cover is maintained with us without a break.
- **Waiting Period** - The Waiting Periods mentioned in the policy wording is not applicable for Renewed policies.
- **Renewal Premium** - The premium would be applicable as per the Rating schedule.
- Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDA. Premium will also change if you move into a higher age group or change the term or change the plan.
- Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance.
- In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. You will have the option to migrate to our other similar products basis section 1 - 4 of this policy with similar coverages available with us at the time of renewal with all the accrued continuity benefits, if any, , provided the policy has been maintained without a break

## Tax Benefit:

- The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act applicable for critical illness cover.

## Requirement:

- Completed proposal form

## Pre- Policy Check-up:

- Pre-Policy Check-up at our network may be required based upon the age from 56 - 65 years. We will reimburse 50% of the expenses incurred per insured person on the acceptance of the proposal. The medical reports are valid for a period of 90 days from the date of Pre-Policy Checkup.

## Pre-Policy Check-up Tests

- Age 56 - 65 years = ME, RUA, FBS, CBC, Lipids, TMT, LFT, RFT, HbA1c, PSA (Males), USG Abd (Females)  
ME = Medical Examination (Report), RUA = Routine Urine Examination, FBS = Fasting Blood Sugar, CBC = Complete Blood Count, Lipids = Lipid Profile, TMT = Treadmill Test, LFT = Liver Function Test, RFT = Renal Function Test, HbA1c - Glycosylated Hb, PSA = Prostate Specific antigen, USG = UltraSonogram

## Termination:

- You may terminate this Policy at any time by giving Us written notice, and the Policy shall terminate when such written notice is received. If no claim has been made under the Policy, then We will refund premium in accordance with the table below:

## Short rate table –

### Annual Policy

Period on risk	% Return Premium
Upto 1 month	3/4th of the annual rate
Upto 3 months	½ of the annual rate
Upto 6 months	1/4th of annual rate
Exceeding 6 months	Nil

### MultiYear Policy

% Return Premium		
Year of Cancellation	Policy Period (Years)	
	2	3
Year 1	25%	45%
Year 2		11%

In event of part prepayment of the Loan, no refunds of premium shall be made under this Policy. No refunds of premium will be made under the Policy during the last year of the Policy Period.

In event of prepayment of the entire Loan and upon making any refund of premium under this Policy in accordance with the terms and conditions hereof in respect of the Insured, the cover in respect of the Insured shall forthwith terminate and the Company shall not be liable hereunder.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of the Insured where any claim has been admitted by the Company or has been lodged with the Company.

- We may at any time terminate this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by You or any Insured Person by giving you 15 Days notice delivered to You, or mailed to Your last address available in our Records or shown in the Schedule to this Policy. In the event of termination of this Policy on grounds of 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 terminated on grounds of non-cooperation of the insured or If you terminate 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 termination. In the event a claim has occurred in which case there shall be no return of premium.

## Section 41 of Insurance Act 1938 as amended by Insurance laws (Amendment) Act, 2015 (Prohibition of Rebates):

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurer.
- Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees.

**IRDAI REGULATION:** This policy is subject to IRDAI (Protection of Policyholder's Interests) Regulations, 2017.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.

## Disclaimer:

This is only a summary of the product features. The actual benefits available are as described in the policy, and

will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

## <<Home Guard Plus – Schedule of Benefits >>

Sum Insured per Policy per Policy Year (Rs. in Lakh)	1L to 3 crors in multiples of 1L
Critical Illness	Covered
Accidental Death	Covered
Permanent Total Disability	Covered
Education Benefit	10% of Sum Insured or upto Rs.5 Lakhs (max 2 children) whichever is lower
Involuntary Loss of Employment	Upto 3 EMI's
Home: Standard Fire and Special Perils (material damage)	Covered

The cover under this Policy, for the specific Insured, shall terminate in the event of a claim under any one Section of the Policy in respect of that insured becoming admissible and accepted by the Company and only upon full sum insured being payable to the Insured except under Standard Fire and Special Perils (material damage) cover.

“Insurance is the subject matter of the solicitation”. For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, before concluding a sale

Commencement of risk cover under the policy is subject to receipt of payable premium by Tata AIG General Insurance Company Limited