

Janata Personal Accident Policy (Individual) Micro Insurance Product

UIN: TATPMIP23127V022223



Prospectus

Suitability

- a) This policy covers persons in the age group wherein entry age is from 12 years upto 65 years. Policy is however renewable upon payment of premium.
- b) The policy will be issued for a period up to 1/2/3 years.
- c) This policy can be issued to an individual / family
- d) Family means Self / Spouse and Child(ren)** (up to 2 children only)
- e) Coverage for Self is 100% of Sum Insured, Coverage for Spouse (Non Working) is 50% of Sum Insured, and Coverage for per Child is 25% of Sum Insured.
- f) This policy has 24 Hours & Worldwide coverage.

** Children should be between the ages of twelve (12) years and eighteen (18) years (twenty three (23) years if unemployed, unmarried and receive the majority of maintenance and support from the Insured Person.

Salient Features & Benefits

Following benefits pays upto the entire sum insured, if bodily injury results in following due to an accident.

If the Insured shall sustain any bodily injury resulting solely and directly from Accident then the Company shall pay to the insured the sum hereinafter set forth:-

- a. If such injury shall within twelve Calendar months of its occurrence be the sole and direct cause of the death of an insured person the Capital Sum Insured in the Policy Schedule hereto.
- b. If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of the part of the body of an Insured person then the percentage of the Capital Sum Insured specified in the table of losses below.

Loss	% of Capital Sum Insured
Loss of sight of both eyes	100%
Physical Separation of 2 entire hands	100%
Physical Separation of 2 entire feet	100%
Physical Separation of 1 entire hand and 1 entire foot	100%

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Loss of sight of 1 eye and Physical Separation of 1 entire hand or 1 entire foot	100%
Loss of the use of 2 hands or 2 feet 100%	100%
Loss of the use of 1 hand and 1 foot 100%	50%
Loss of sight of 1 eye and loss of use of 1 hand or 1 foot	100%
Loss of sight of 1 eye or Physical Separation of 1 entire hand or 1 entire foot	50%
Loss of the use of 1 hand or 1 foot without Physical Separation	50%

- c. If such injury shall within twelve calendar months of its occurrence is the immediate sole and direct cause of the permanent and absolute inability to engage in any occupation or profession due to disability, whatsoever, the capital sum insured stated in the Policy Schedule here to

Exclusions

Company shall not be liable under this Policy for -

1. Compensation under more than one of the sub-clauses (a), (b), (c) in respect of same injury or disablement of the / an Insured Person.
2. Any payment in excess of Sum Insured under the policy during any one year of insurance, for any one Insured Person.
3. Payment of compensation in respect of injury or disablement directly or indirectly arising out of or contributed to by or traceable to any disability existing on the date of issue of this Policy.
4. Payment of compensation in respect of death, injury or disablement of the Insured from (a) intentional self injury, suicide or attempted suicide. (b) whilst under the influence of intoxicating liquor or drug. (c) directly or indirectly caused by insanity. (d) arising or resulting from the insured committing any breach of the law with criminal intent.
5. Payment of compensation in respect of death, injury or disablement of the Insured from (a) due to or arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not) Civil war, rebellion, revolution insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainments of all kings, princes and people of whatsoever nation, condition or quality.
6. Payment of compensation in respect of death of /or bodily injury to the Insured directly or indirectly caused by or contributed to by or arising from or traceable to ionizing radiation or contamination by radioactivity from any source whatsoever, or from nuclear weapons material.

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai - 400013, Maharashtra, India | 24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (Senior Citizen)
Email: customersupport@tataaig.com | Website: www.tataaig.com | IRDA of India Registration No: 108
CIN: U85110MH2000PLC128425 | UIN: TATPMIP23127V022223

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7. 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 any other hazardous or potentially dangerous sport for which insured is untrained.

(* winter sports means snow skiing, Heli Skiing, Mountaineering & Ice Climbing, Auli skiing or sports held in the open air on snow or ice)

(# professional sports means Athletics, Bowling, Cycling, Football, Weightlifting, Cricket or any other sport for which a person getting compensated)

Provided also that due observance and fulfillment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Insured be a condition precedent to any liability of the Company under this Policy.

Claim Procedure

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

You can get in touch with us as below –

- Please call Our 24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (Senior Citizen)
- Email at customersupport@tataaig.com.
- Write to us at: A&H Claims Department, Tata AIG General Insurance Co. Ltd.

7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063

An indicative document list in case of claim is as given below. Additional documents/ information may be called for and/or we may carry out verification where felt necessary.

<u>Death Claims</u>	<u>Disability Claims</u>
1. Claim form	1. Claim form
2. Original Death Certificate	2. Attending Doctor's Report
3. Original/ Attested Post Mortem Report, if conducted	3. Original Disability Certificate from the Doctor
4. Attested copy of FIR, Spot Panchanama & Police Inquest report, where applicable.	4. Complete medical records including Investigation/ Lab reports (X-Ray, MRI etc.)
5. Complete medical records including Death Summary, in case of hospitalization	5. FIR, Police report, where applicable
6. KYC Documents	6. KYC Documents

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Terms of Renewal

- The Policy is ordinarily renewable upon payment of premium 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.
- **Free Look Period** - 15 days Free look period from date of receipt of Policy documents is given under the policy. A minimum premium towards stamp duty and proportionate risk premium will be retained by Us.
- **Maximum Age** - Policy is renewable upon payment of premium provided the cover is maintained with us without a break
- **Waiting Period** - Not Applicable
- **Renewal Premium** - Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDA. Your premium otherwise will only change if you change the tenure of the Policy & / opt for a change in sum insured.
- 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.
- We will not apply any additional loading on your policy premium at renewal based on your claim experience.
- **Sum Insured Enhancement** - Sum Insured can be enhanced only at the time of renewal. However the quantum of increase shall be as per underwriting guidelines of the company i.e Increase in sum insured will be approved by the Company on the basis of the Insured Person's Income Proof. For Salaried Person - Sum Insured cannot exceed Max 10 times of Gross Annual Income & For Self - Employed Person - Sum Insured cannot exceed Max 20 times of Gross Annual Income.
- **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 cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on 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 will 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.

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Claim Settlement

- 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.

("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)

Cancellation

The Company may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured or anyone acting on insured's behalf or on behalf of an insured Person by giving a 15 Days notice delivered, or mailed to the latest address as appearing in the records of the company, stating when such cancellation shall be effective. 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 Insured cancels the Policy, the premium shall be computed and retained in accordance with the Company's 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 a claim has occurred in which case there shall be no return of premium.

Short rate table for 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

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Multiyear Policy:

Policy Period	1	2	3
Year Of Cancellations	% of return Premium		
1		25%	45%
2		Nil	11%
3			Nil

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

1. 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 published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Disclaimer

"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 and realization of payable premium by Tata AIG General Insurance Company Limited