

SECURED FUTURE PLAN

Customer Information Sheet

This Policy provides key information about your policy. You are also advised to go through your policy document.

S. No.	Title	Description	Refer to Policy Clause Number
1.	Name of the Insurance Product / Policy	Secured Future Plan	
2.	Policy Number	<< Policy Number >>	
3.	Type of Insurance Product/Policy	Benefit	
4.	Sum Insured	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy schedule	
5.	Policy Coverage (What the Policy Covers?)	<p>Coverage C-1. Accidental Death - We will pay if the Injury to you results in loss of life. The loss must occur within 365 days from the date of the accident which caused Injury</p> <p>Coverage C-2. Accidental Dismemberment and Paralysis - We will pay a percentage of the Principal Sum shown in the Policy Schedule if Injury to You results in one of the losses shown in the Table of Losses. The loss must occur within 365 Days from the date of the Accident which caused Injury.</p> <p>Coverage C-3. Permanent Total Disability - When as the result of Injury that occurs within 365 Days from the date of the Accident You suffer a Permanent Total Disability, We will pay, provided such disability has continued for a period of 12 consecutive months and is total, continuous and Permanent at the end of this period.</p>	Benefits Covered under the Policy
6.	Exclusions (what the policy does not cover)	<p>This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:</p> <ol style="list-style-type: none"> Any claim of Insured Person arising from: <ol style="list-style-type: none"> suicide or attempted suicide wilful self-inflicted illness or injury except injury in self-defence or to save life; or sexually transmitted conditions; or 	Exclusions

		<ol style="list-style-type: none"> 3. 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 4. being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication; or 5. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or 6. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; 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. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or 9. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or 10. congenital anomalies or any complications or conditions arising therefrom; or 11. 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 potholing, 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 You are untrained; or 12. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or 	
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7.	Waiting Period	NIL	Benefits covered under the Policy
8.	<p>Financial Limits of Coverage</p> <ul style="list-style-type: none"> • Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) • Deductible (It is a specified amount: <ul style="list-style-type: none"> - Up to which an insurance company will not pay any claim, and - Which will be deducted from total claim amount (if claim amount is more than the specified amount) 	As per Sum Insured mentioned in Policy schedule and plan details from Annexure	General Terms and Conditions
9.	Claims/Claims Procedure	<p>Turn Around Time (TAT) for claims settlement:</p> <p>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.</p>	General Terms and Conditions

		<p>You can notify a claim by sending an SMS CLAIMS to 5616181 or by calling our 24x7 toll free helpline 1800-266-7780 or Senior Citizen No. 1800 22 9966. Please use the Claim Intimation Form for intimation of a claim</p> <ul style="list-style-type: none"> You can even write to us at general.claims@tataaig.com to initiate claim processing Please submit claim documents within 30 days of occurrence of incident. Kindly sent the claim documents to the company address mentioned in our website. DOCUMENT SUBMISSION: Please submit all documents to the Corporate Office at the address given below: 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 Or Address mentioned in our company website. Please send a duly signed claim form and all the information / documents to TATA AIG General Insurance Co. Ltd within 30 days Claim form Website link - https://www.tataaig.com/downloads 	
10.	Policy Servicing	<p>Company Officials:</p> <ul style="list-style-type: none"> If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-266-7780 or Senior Citizen No. 1800 22 9966 (tolled) or you may email to the customer service desk at customersupport@tataaig.com 	Redressal of Grievance
11.	Grievances/Complaints	<ul style="list-style-type: none"> IRDAI: <ul style="list-style-type: none"> In case of no reply from Us within 15 days, You can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling Toll Free Number 155255 (or) 1800 4254 732 or send email to complaints@irda.gov.in 	Redressal of Grievance

		<ul style="list-style-type: none"> • Ombudsman: <ul style="list-style-type: none"> o Details as mentioned in the policy wordings or alternatively please refer our web-site (www.tataaig.com). 	
12.	Things to remember	<p>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 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 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.</p> <p>Renewal Conditions:</p> <p>The renewal premium for this policy will not change unless We have revised the premium and obtained due approval from IRDAI.</p> <p>Your premium will also change if you or change the plan or change the Sum Insured. We will not apply any additional loading on your policy premium at renewal based on your claim experience.</p> <p>Grace period of 30 days for renewing the policy is provided. To avoid any confusion any claim incurred during break-in period will not be payable under this policy.</p> <p>Change in Sum Insured: Sum Insured can be enhanced at the time of renewal basis Our underwriting guidelines. However, the acceptance of request/quantum of increase shall be as per underwriting guidelines of the company.</p>	General Terms and Conditions
13.	Your Obligations:	<ul style="list-style-type: none"> • Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy. 	General Terms and Conditions

Annexure

Coverage Details	Sum Insured*
Accidental Death	100% of Sum Insured
Accidental Dismemberment	100% of Sum Insured
Permanent Total Loss of Use	100% of Sum Insured

*The Plan offers flexibility to choose from, with monthly income benefits ranging from Rs. 10,000 to 35,000