

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the Key Features Document and the policy document the terms and conditions mentioned in the policy document shall prevail.

Title	Description	Refer To Policy Clause Number
<p><b>Product Name</b></p>	<p><b>Student Guard - Overseas Health Insurance Plan</b></p>	
<p>What am I covered for:</p>	<ol style="list-style-type: none"> <li>1. <b>Accidental Death and Dismemberment (Including Felonious Assault)</b> - coverage for Death and Dismemberment arising due to an Accident or due to felonious assault while the insured is abroad.</li> <li>2. <b>Accident &amp; Sickness Medical Expenses Reimbursement</b> - provides coverage for medical expenses incurred towards the treatment due to accidental injuries/sickness. <ul style="list-style-type: none"> <li><b>Special Extensions -</b> <ul style="list-style-type: none"> <li>• <b>Coverage for Pre existing Conditions</b> - Medical expenses due to Pre existing Condition in case of Life threatening unforeseen emergency subject to maximum amount as provided in the schedule of benefits; In such event, measures solely designed to relieve acute pain, provided to the Insured by the Physician for Disease/accident arising out of a pre-existing condition would be reimbursed. The treatment for these emergency measures would be paid till the insured becomes medically stable or is relieved from acute pain.</li> <li>• <b>Maternity Benefit</b> - Coverage is towards Inpatient Medical expenses related to pregnancy and termination of pregnancy as a result of physician's advice to terminate pregnancy due to medical reasons and not due to insured person's choice to terminate pregnancy, subject to waiting period of 10 months from the effective date of Policy.</li> <li>• <b>Childcare benefits</b> - Coverage is towards the hospitalization of a child who is in between the age of 7 days - 90 days, and is hospitalized for 2 days or more for any ailment.</li> <li>• <b>Treatment for mental and nervous disorders, including alcoholism and drug dependency</b></li> <li>• <b>Cancer screening and mammography examinations</b> - Coverage is towards reasonable and customary charges incurred for the Cancer Screening and mammographic examination which are done on recommendation of a physician. Any tests done as a part of preventive health check-up are not included under this benefit.</li> <li>• <b>Physiotherapy</b> - Coverage is for the ongoing physiotherapy to treat a disablement due to an accident unless this is recommended in writing by the treating registered medical practitioner.</li> </ul> </li> </ul> </li> <li>3. <b>Sickness Dental Relief</b> - provides coverage for the medical expenses incurred whilst overseas towards the treatment of sudden acute pain of Sound natural tooth which requires immediate dental treatment. Coverage of such expenses is limited to within 30 Days of date of the first treatment.</li> <li>4. <b>Assistance</b> : Medical Assistance, Medical Evacuation, Repatriation, Legal Assistance, Lost Luggage or Lost Passport, General Assistance, Pre-Departure Services, Emergency Travel Agency.</li> <li>5. <b>Emergency Medical Evacuation</b> - Medical evacuation of insured to nearest hospital or back to India for medical treatment subject to the certification by treating Physician that the severity or the nature of the Injury or Sickness warrants Emergency Evacuation.</li> <li>6. <b>Continuing Treatment (following Medical Evacuation to your Country of Origin)</b> - coverage for continuing medical treatment following the repatriation to country of origin provided claim under section 2 (ACCIDENT &amp; SICKNESS MEDICAL EXPENSE) is accepted. Coverage is applicable for 60 days from the date of your return to your Country of origin up to the amount shown in the table of benefits.</li> <li>7. <b>Repatriation of Remains</b> - covers cost of repatriating mortal remains of the insured to India.</li> <li>8. <b>Baggage Loss</b> - covers loss, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non- delivery at its destination while insured is a ticketed passenger on the Common Carrier</li> </ol>	<p>Benefits Covered Under the Policy</p>

Title	Description	Refer To Policy Clause Number
What am I covered for:	<p>9. <b>Baggage Delay</b> - We will reimburse You for the expense of necessary personal effects, if Your Checked Baggage is delayed or misdirected by a Common Carrier from the time You arrive at the destination stated on Your ticket.</p> <p>10. <b>Loss of Passport</b> - coverage for necessary and reasonable expenses for obtaining a duplicate or new passport.</p> <p>11. <b>Personal Liability</b> - covers damages for claims legally filed on insured against property damage and medical expenses to others as a result of bodily injury caused by insured in an accident.</p> <p>12. <b>Study Interruption</b> - provides reimbursement of un used tuition fees if Insured suffers any of the following condition and is not able to continue his/her studies for the remaining part of a school semester for which Tuition has been paid.</p> <ul style="list-style-type: none"> <li>• insured is hospitalized for more than one consecutive month for covered Injury / sickness or</li> <li>• in case of terminal illness or</li> <li>• in case medical repatriation or</li> <li>• in case of death of immediate family member</li> </ul> <p>13. <b>Sponsor Protection</b> - In the event of injury to the Insured Person's Sponsor resulting in Death or Permanent Disablement, the Company shall reimburse the insured person the Tuition Fee incurred for the remaining period of this education upto the maximum limit stated in the Schedule of benefits.</p> <p>14. <b>Compassionate Visit-</b> (a) Visit by Immediate Family Member If you are hospitalized for more than seven (7) consecutive days, we will cover the cost of a round trip economy class air ticket and accommodation expenses for an immediate family member to be at your bedside. (b) Visit by Student In the event of death or hospitalization of your parents(s)/ spouse/child(ren) for more than Seven (7) consecutive days, we will cover the cost of a round-trip economy class air ticket if your are required to visit your home country.</p> <p>15. <b>Bail Bond</b> - covers bail bond cost as a result of false arrest or wrongful detention by any government or foreign power up to the amount stated in the Policy Schedule.</p> <p>16. <b>Hijack Cash Benefit</b> - distress allowance if insured's common carrier has been hijacked.</p> <p>17. <b>Missed Connections/Departure-</b> We will reimburse Reasonable Additional Expenses due to Missed Connections, or missed departure by Your scheduled airline, on your onward/ return journey.</p> <p>18. <b>Trip Delay</b> - coverage for additional expenses if insured trip is delayed for more than 12 hours due to inclement weather, strike with common carrier or equipment failure of the common carrier.</p> <p>19. <b>Fraudulent Charges (Payment Card Security)</b> - we will reimburse the unauthorized charges that you are responsible for on your lost or stolen payment card.</p>	Benefits Covered Under the Policy
What are the major exclusions in the policy:	<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"> <li>1. where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition; or</li> <li>2. expenses related to any Pre-existing disease or any complication arising there from it unless due to Life threatening unforeseen emergency subject to maximum amount shown in the table of benefits; or</li> <li>3. suicide, attempted suicide (whether sane or insane) or intentionally self inflicted Injury or Illness, or sexually transmitted conditions, mental or nervous disorder - unless specified in Special Extensions sub section of Part D Section 2 : ACCIDENT &amp; SICKNESS MEDICAL EXPENSE, anxiety, stress or depression; or</li> <li>4. serving in any branch of the Naval, Military or Air Forces of any country, whether in peace or War</li> </ol>	Exclusions

Title	Description	Refer To Policy Clause Number
What are the major exclusions in the policy:	<ol style="list-style-type: none"> <li>5. being under the influence due to usage / abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or What are the major</li> <li>6. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or</li> <li>7. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or</li> <li>8. any loss arising out of 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</li> <li>9. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or</li> <li>10. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or</li> <li>11. External congenital anomalies or any complications or conditions arising therefrom; or</li> <li>12. 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 You are untrained. This exclusion does not apply to injuries resulting from inter collegiate sports.</li> <li>13. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy except for those expenses specified in Special Extensions section, or</li> <li>14. for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest;</li> <li>15. any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Cuba or Democratic Republic of Congo; or</li> <li>16. any loss, injury, damage or legal liability directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.</li> <li>17. Any Unproven/Experimental treatment, non allopathic treatment, including but not limited to Any Ayurvedic, Homeopath or naturopathy treatments.</li> <li>18. Any non medical expenses (list enclosed - Annexure I of policy wordings)</li> </ol> <p>Note: Pl. refer policy document for complete list of exclusion.</p>	Exclusions
Waiting Period	Waiting period of 10 months from the effective date of Policy for Inpatient Medical expenses related to pregnancy, termination of pregnancy and termination of pregnancy as a result of physician's advice to terminate pregnancy due to medical reasons and not due to insured person's choice to terminate pregnancy Extensions Point 1)	Benefits Covered under the Policy
Payout Basis	1. Claims under the Section ".Accident & Sickness Medical Expenses" will be eligible for cashless and claims under all other sections will be mandatorily reimbursement basis	
Cost Sharing	Deductible Applicable to the following Sections basis plan chosen - Accident & Sickness Medical Expenses, Sickness Dental Relief, Baggage Loss(Checked), Baggage Delay (After 12 hours only), Loss of passport. Personal Liability, Hijack Cash Benefit, Missed Connection/ Missed Departure and Trip Delay Benefit Chart	Benefit Chart
Renewal Conditions	<ol style="list-style-type: none"> <li>(i) The Single Trip Insurance - The Single Trip Insurance is non-renewable, not cancelable and not refundable while effective. Cancellation of the Policy may be done only prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge of Rs 350/- by Us.</li> <li>(ii) Annual Trip Insurance - The Annual Trip Insurance may be renewed with Our consent by the payment in advance of the total premium specified by Us, which premium shall be at Our premium rate in force at the time of renewal. <ul style="list-style-type: none"> <li>• Cancellation of the Policy may be done prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge of ₹ 350/- by Us</li> </ul> </li> </ol>	General Terms and Clauses

Title	Description	Refer To Policy Clause Number
	<ul style="list-style-type: none"> <li>The policy shall be 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 due to non cooperation by the Insured or any misrepresentation under or in relation to this policy or poses a moral hazard.</li> <li>Grace period in payment up to 30 days from the premium due date is allowed where you can still pay your premium and continue your policy. Coverage would not be available for the period for which no premium has been received</li> <li>We may extend the renewal automatically if opted by You in the Proposal Form and provided You are eligible for renewal as per age criteria as per Policy terms and paid the premium.</li> </ul>	
Renewal Benefits	NA	
Cancellation	The policy may be terminated at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 15 Days notice, 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. If you cancel the Annual Trip 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 and/or no travel has happened up to the date of cancellation. In the event a claim has occurred and/or travel has happened there shall be no return of premium.	General Terms and Clauses
How to Claim	<ul style="list-style-type: none"> <li><b>Company Officials:</b> <ul style="list-style-type: none"> <li>In case of any grievance the Insured Person may contact through Website: <a href="http://www.tataaig.com">www.tataaig.com</a> Call us 24X7 toll free helpline <b>1800 266 7780</b> or <b>1800 22 9966</b> (Senior Citizen) Email us at <b>customersupport@tataaig.com</b> Write to us at: Customer Support, Tata AIG General Insurance Company Limited</li> </ul> </li> <li><b>IRDAI:</b> <ul style="list-style-type: none"> <li>In case of no reply from Us with 15 days, You can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling Toll Free Number <b>155255 (or) 1800 4254 732</b> or send email to <b>complaints@irda.gov.in</b></li> </ul> </li> <li><b>Ombudsman:</b> <ul style="list-style-type: none"> <li>Details as mentioned in the policy wordings or alternatively please refer our web-site (<a href="http://www.tataaig.com">www.tataaig.com</a>).</li> </ul> </li> </ul>	General Terms and Clauses
	<p><b>For Excluding Americas Policies :</b> Call: +91 – 022 68227600 Email - EA.TATAclaims@europ-assistance.in</p> <p><b>For the Americas Policies:</b> Please call: +1-833-440-1575 (Toll free within US and Canada) Email - <a href="mailto:tata.aig@europ-assistance.in">tata.aig@europ-assistance.in</a></p> <p><b>While in India, contact at below numbers for any claim related assistance</b> - Toll Free No 1800 119966 from BSNL/MTNL Landline or 1800 22 9966 (only for senior citizen policy holders) Call these local helpline numbers in your respective cities from any other line: Mumbai - 66939500, Delhi – 66603500, Bangalore – 66272829, Pune – 66014156, Chennai – 66841050, Hyderabad – 66629882, Ahmedabad – 66610201</p> <p><b>Email:</b> <a href="mailto:general.claims@tataaig.com">general.claims@tataaig.com</a> <b>Write to:</b> Tata AIG General Insurance Company Limited A-501, 5th Floor, Building No. 4, Infinity Park, Gen. A. K. Vaidya Marg, Dindoshi, Malad (E), Mumbai, India - 400 097</p>	Redressal of Grievance

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## Tata AIG General Insurance Company Limited

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Website: [www.tataaig.com](http://www.tataaig.com) IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425