



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 (Please refer to applicable Policy Clause Number in next column)		Refer to Policy Clause Number
1	Name of the Insurance Product / Policy	Saral Suraksha Bima, Tata AIG General Insurance Company Limited		
2	Policy Number	<<Policy Number>>		
3	Type of Insurance Product/Policy	Both Indemnity and Benefit		
4	Sum Insured (Basis) (Along with amount)	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy schedule		
5	Policy Coverage (What the Policy Covers?)	The Customer Information Sheet should be read in conjunction with the Policy Schedule and Insurance coverage will be applicable only to the covers and up to the Sum Insured limits as specifically mentioned in the Policy Schedule. D.1 Base Covers: a) Death b) Permanent Total Disablement c) Permanent Partial Disablement	D.2 Optional Covers a) Temporary Total Disablement b) Hospitalisation Expenses due to Accident c) Education Grant	Benefits Covered Under the Policy
		For detailed Coverages and its, Exclusions and Policy Terms & Conditions, please refer to the Policy Wordings available on our website www.tataaig.com .		

6	Exclusions (what the policy does not cover)	<p>The Company shall not be liable to make any payments under this policy in respect of:</p> <p>i. Any claim for death or, hospitalisation of the insured person, directly or indirectly due to War and war like occurrence</p> <p>ii. Any claim for death, disablement, hospitalization of Insured Person</p> <p>a. from intentional self-injury</p> <p>b. whilst under the influence of intoxicating liquor or drugs or other intoxicants</p> <p>c. whilst engaging in aviation or ballooning or travelling in any balloon or aircraft</p> <p>d. arising or resulting from the Insured Person committing any breach of law with criminal intent</p>	<p>iii. Any claim for death, disablement, hospitalization of Insured Person due to participation as a professional in hazardous or adventure sports;</p> <p>iv. Any claim resulting or arising from or any consequential loss caused by or contributed to or arising from:</p> <p>a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste</p> <p>v. Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal act</p>	Exclusions
		<p>This is summary of exclusions. For detailed list of Exclusions and Terms & Conditions, please refer to the Policy Wordings available on our website www.tataaig.com.</p>		
7	Waiting Period	NIL		
8	<p>Financial Limits of Coverage</p> <ul style="list-style-type: none"> Sub-limit (It is a pre-defined limit and the insurance) 	As mentioned in the Policy Schedule	General Terms and Clauses	



	<p>company will not pay any amount in excess of this limit)</p> <ul style="list-style-type: none"> • 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) 		
9	Claims/Claims Procedure	Intimation & Assistance: You can notify a claim by calling our 24x7 Toll-Free helpline <<1800-266 7780>> / 1800 22 9966 (Senior Citizen) Or email us at general.claims@tataaig.com	Other Terms and Conditions
10	Policy Servicing	Company Officials: 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	
11	Grievances/Complaints	At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 toll-free number 1800-266-7780 or 1800 22 9966 (only for senior citizen Policy holders) or 022-66939500 (toll charges apply), or email us at customersupport@tataaig.com . We will investigate and respond within the regulatory turnaround time (TAT). Escalation Level 1 If you do not receive a response or are not satisfied with the resolution, please write to us at manager.customersupport@tataaig.com .	Other Terms and Conditions



		<p>Escalation Level 2</p> <p>If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT.</p> <p>If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: https://bimabharosa.irdai.gov.in/</p> <p>• Ombudsman:</p> <p>Details as mentioned in the policy wordings or alternatively please refer our web-site (www.tataaig.com).</p>	
12	Things to remember	<p>Free Look Period: You have a period of 30 days from the date of receipt of the Policy document, whether received electronically or otherwise with the Policy Period of one (1) year.</p> <p>Renewal Conditions:</p> <p>Policy is renewable, subject to application for renewal and the renewal premium in full has been received by the due dates and realization of premium.</p>	General Terms and Clauses
13	Your Obligations:	<ul style="list-style-type: none"> • The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of mis-representation, misdescription or non-disclosure of any material fact by the Policyholder. • Please specify all Material Facts. "Material facts" for the purpose of this policy shall mean all relevant information which will enable Us to take informed decision in the context of underwriting the risk. 	General Terms and Clauses