

(Description is illustrative and not exhaustive)

Sl. NO	Title	Description	Refer To Policy Clause Number
1.	Product Name	SARAL SURAKSHA BIMA, TATA AIG GENERAL INSURANCE COMPANY LIMITED	
2.	What am I covered for	1. Base Covers	
		(a) Accidental Death	D.1 (a)
		(b) Permanent Total Disablement due to accident	D.1 (b)
		(c) Permanent Partial Disablement due to accident	D.1 (c)
		2. Optional Covers	
		(a) Temporary Total Disablement	D.2 (a)
		(b) Hospitalisation Expenses due to Accident	D.2 (b)
	(c) Education Grant	D.2 (c)	
3.	What are the Major exclusions in the policy	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions: Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalization of the insured person e. directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.	Exclusions. I. (i)
		f. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide.	Exclusions. I. (ii)
		g. Arising from Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.	Exclusions. I. (iv)
		h. arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.	Exclusions. I. (v)
4.	Waiting period	Not Applicable	
5.	Payment basis	a) The payment of claims under all the base covers of Standard PA product and the optional covers "temporary total disablement benefit" and "Education grant" is on benefit basis. b) The payment of claims under the optional cover "Hospitalisation Expenses due to Accident" is on indemnity basis (Cashless/Reimbursement).	
6.	Loss sharing	Not Applicable	
7.	Renewal Conditions	a) The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.	General Terms and Clauses 13
		b) This policy shall automatically terminate upon the Insured Person's death or payment of 100% Sum Insured. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. Automatic Termination of Insurance.	General Terms and Clauses 13
8.	Cancellation	i. The Insured may cancel this Policy by giving 15days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period.	General Terms and Clauses.11 (i)
		ii. The Company may cancel the Policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.	General Terms and Clauses.11 (ii)
9.	Claims	Notification: Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.	Other Terms and Conditions .1.1
		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.	Other Terms and Conditions .1.3

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10.	Policy Servicing	<ul style="list-style-type: none"> • Company Officials: I. If you are not satisfied with our services and wish to lodge a complaint, please call our 24x7 Toll free number 1800-266-7780 or 1800 22 9966 (for Senior Citizens) or you may email to the customer service desk at customersupport@tataaig.com II. For lack of a response or if the resolution still does not meet your expectations, you can write to : <ul style="list-style-type: none"> • Escalation Level 1: manager.customersupport@tataaig.com • Escalation Level 2: head.customerservices@tataaig.com 	
		<ul style="list-style-type: none"> a. Details of Grievance redressal officer is available on our website https://www.tataaig.com/grievance-redressal-policy b. IRDAI Integrated Grievance Management System – https://igms.irda.gov.in/ c. Insurance Ombudsman-The contact details of the Insurance Ombudsman offices have been provided as Annexure A of Policy document 	
11.	Insured's Rights	<ul style="list-style-type: none"> a. Free-look period of 15 days from the date of receipt of the policy shall be applicable at the inception b. Notification of Claim Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening. c. Claim Settlement <ul style="list-style-type: none"> • 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. • In 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. • 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. • 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. 	<p>General Terms and Clauses.18</p> <p>Other Terms and Conditions.1.1</p> <p>Other Terms and Conditions.1.3</p>
12.	Insured's Obligations	The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.	General Terms and Clauses.1
<p>Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			

Tata AIG General Insurance Company Limited

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TA/SPA/CIS/V1.1/Oct21