



WITH YOU ALWAYS

Accident Super Guard Plus

Customer Information Sheet/Know Your Policy

This document provides only key information about your Policy. Please refer to the Policy document for detailed terms and conditions.

Sr. No.	Title	Description	Policy Clause No.		
1.	Name of the Insurance Product/Policy	Accident Super Guard Plus			
2.	Policy Number	<<Policy Number>>			
3.	Type of Insurance Product/Policy	Both Indemnity and Benefit			
4.	Sum Insured	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy Schedule			
5.	Policy Coverage	<p>The Customer Information Sheet should be read in conjunction with the Policy Schedule as well as Policy Wordings and Insurance coverage will be applicable only to the covers and up to the Sum Insured limits as specifically mentioned in the Policy Schedule.</p> <table border="0"> <tr> <td style="vertical-align: top;"> <p>Base Benefits:</p> <p>B1. Accidental Death</p> <p>B2. Permanent Total Disability</p> <p>Optional Benefits:</p> <p>B3. Permanent Partial Disability</p> <p>B4. Temporary Total Disability - Accident only</p> <p>B5. Out-Patient Medical Expenses (Road Traffic Accident)</p> <p>B6. In Patient Hospitalization Expenses (Accident)</p> </td> <td style="vertical-align: top;"> <p>B7. Coma Benefit (Accident)</p> <p>B8. Child Education Benefit</p> <p>B9. Loan Shield</p> <p>B10. Emergency Road Ambulance</p> <p>B11. Emergency Air Ambulance</p> <p>B12. Cost of External Prosthetics</p> <p>B13. Fractures</p> <p>B14. Burns</p> <p>B15. Family Transportation Benefit</p> <p>B16. Repatriation of Mortal Remains</p> <p>B17. Home Alteration and Vehicle Modification</p> </td> </tr> </table>	<p>Base Benefits:</p> <p>B1. Accidental Death</p> <p>B2. Permanent Total Disability</p> <p>Optional Benefits:</p> <p>B3. Permanent Partial Disability</p> <p>B4. Temporary Total Disability - Accident only</p> <p>B5. Out-Patient Medical Expenses (Road Traffic Accident)</p> <p>B6. In Patient Hospitalization Expenses (Accident)</p>	<p>B7. Coma Benefit (Accident)</p> <p>B8. Child Education Benefit</p> <p>B9. Loan Shield</p> <p>B10. Emergency Road Ambulance</p> <p>B11. Emergency Air Ambulance</p> <p>B12. Cost of External Prosthetics</p> <p>B13. Fractures</p> <p>B14. Burns</p> <p>B15. Family Transportation Benefit</p> <p>B16. Repatriation of Mortal Remains</p> <p>B17. Home Alteration and Vehicle Modification</p>	Benefits covered under the Policy
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TATA AIG GENERAL INSURANCE COMPANY LIMITED

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Website: www.tataaig.com • IRDA of India Registration No.: 108 • CIN: U85110MH2000PLC128425 • Accident Super Guard Plus UIN: TATPAIP26058V012526



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Sr. No.	Title	Description	Policy Clause No.	
		B18. Premium Benefit B19. Special Child Care Benefit B20. Surviving Child Benefit B21. Physiotherapy Benefit B22. Funeral Benefit B23. Bereavement and Trauma Counselling Benefit B24. Marriage Expense for Children B25. Public (Common Carrier) Benefit B26. Adventure Sports B27. Parental Care B28. Pet Care B29. Prolonged Hospitalisation Benefit B30. Restore Benefit B31. Hospitalization Daily Cash (Accident) B32. EMI Protect	B33. Transportation of Imported Medicines B34. Accident Inconvenience Bundle B35. Personal Effects Benefit B36. Global Hospitalization (Accident) B37: Value Added Service: 1. Academy Sessions for Dependent Children (TATA Academy) 2. Family Financial Counselling 3. Student Assistance Program 4. Disability Management 5. Home Assessment & Alteration (in case of Accident) 6. Emergency Accident Assistance Service 7. Funeral Assistance Services 8. Legal Assistance Services 9. Second Opinion Services	
		For detailed Coverages, Exclusions and Policy Terms and Conditions, please refer to the Policy Wordings.		
6.	Exclusions	This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, in respect of: 1. Any Injury, Illness or Disability or any complication that has occurred prior to the commencement of Policy Period.	12. Participation in an actual or attempted felony, riot, crime, misdemeanor, civil commotion. General Exclusions	

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		<p>2. If the Accident affects any physical or mental function, which was already impaired prior to the accident, a deduction as certified by a Government Doctor will be made in respect of this prior disablement.</p> <p>3. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring Hospitalisation.</p> <p>4. Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel or the radioactive material.</p> <p>5. Asbestosis or other related sickness or disease resulting from occupational hazard due to handling asbestos.</p> <p>6. War or any act of war, invasion, act of foreign enemy or any war like operations.</p> <p>7. Participation in Naval, military or any air force operation;</p> <p>8. Participation in any Professional sports or any bodily contact sport or potentially dangerous sport.</p> <p>9. Any claim of the Insured Person arising from suicide or attempted suicide or self-inflicted illness or Injury.</p> <p>10. Being under the influence of intoxicating liquor or drugs or other intoxicants except where the Insured is not directly responsible</p>	<p>13. Infections except pyogenic infections which shall occur through an Accidental cut or wound.</p> <p>14. Medical or surgical treatment except as necessary solely and directly as a result of an Accident.</p> <p>15. In case of any change in the Occupation class from the date of proposal or during the Policy Period, and such change in Occupation class falls under our declined Occupation.</p> <p>16. If the Insured Person's Nominee/Legal heir is involved directly or in abetment of the murder/assault of Insured Person.</p> <p>17. Arising or resulting from the Insured Person committing any breach of law with criminal intent.</p> <p>18. Mosquito bite, insect bite and resultant diseases are excluded under the Policy,</p> <p>19. Any loss resulting contributed or aggravated or prolonged by childbirth or from pregnancy.</p> <p>20. Investigation & Evaluation - Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded. Any diagnostic expenses which are not related to the current diagnosis and treatment are excluded.</p>	

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		<p>for the Injury/Accident under influence of intoxication.</p> <p>11. Engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger</p>	<p>21. Any loss, damage, cost or expense of whatsoever nature in connection with any Act of Terrorism.</p>
		<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	As mentioned in Policy schedule	As mentioned in Policy Schedule
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 	As mentioned in Policy schedule	General Terms and Clauses

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	- 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 24*7 Customer Support No.: 022 6489 8282/1800 267 1955 (For Senior Citizens) Or email us at general.claims@tataaig.com . You can also notify a claim on website/Single Page Application https://www.tataaig.com/claims-process	General Terms and Clauses
10.	Policy Servicing	Company Officials: Call us at our 24*7 Customer Support No.: 022 6489 8282/1800 267 1955 (For Senior Citizens) Email us 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 Customer Support No.: 022 6489 8282/1800 267 1955 (For Senior Citizens), 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 contact us at manager.customersupport@tataaig.com . Escalation Level 2: 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.	Grievance Redressal

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		<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.</p> <ul style="list-style-type: none"> • Ombudsman: Details as mentioned in the Policy Wordings or alternatively please refer our website (www.tataaig.com). 	
12.	Things to Remember	<p>Entire Contract – Changes: This Policy, together with the Proposal and Declaration Form, as well as any forms, riders and endorsements and papers hereto, constitutes the entire Contract of Insurance.</p> <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 to review the terms and conditions of this Policy.</p> <p>Renewal: We offer you renewal for your Policy provided premium is paid without any break.</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> <p>Change of Occupation: You will give Us notice of any change in the business or Occupation, within 30 days of such change and We will issue an endorsement to this effect subject to receipt of any additional commensurate premium in case of a change to a higher risk class or reduced Sum Insured.</p> <p>Change in Income: You will give Us notice of any change in income within 30 days of such change and We will issue an endorsement to this effect.</p> <p>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.</p>	General Terms and Clauses

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13.	Your Obligations	<p>The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of established fraud, misrepresentation or non-disclosure of any material fact by the Policyholder.</p> <p>"Material facts" for the purpose of this Policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk .</p>	General Terms and Clauses

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the Policy Wordings carefully, available on our website www.tataaig.com before concluding a sale. Trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.

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