ACCIDENT SUPER GUARD PLUS

UIN: TATPAIP26058V012526

Frequently Asked Questions:

1. **Why should I consider Accident Super Guard Plus?**
   Accident Super Guard Plus is a comprehensive product which provides you the flexibility to choose coverages for financial protection against Accidental Death, Permanent Total Disability, Permanent Partial Disability, Temporary Total Disability, Fractures, Burns, Coma, Hospitalization due to accidents and many more, based on your income, family structure, financial commitments and lifestyle.

2. **Who can be covered under Accident Super Guard Plus?**
   Self, Spouse and Dependent children can be covered. The primary Insured (Self) should be within the Age group of 18-70 years. Spouse will be between the age group of 18-70 years. Dependent Children will be Covered up to the Age of 25 years.

3. **What is the Policy tenure for Accident Super Guard Plus?**
   The policy tenure is upto 5 years.

4. **Is there any deductible under Accident Super Guard Plus?**
   Deductible is applicable in coverages like Temporary Total Disability – Accident Only, Personal Effects Benefit and Hospital Daily Cash (Accident) which will be detailed in your Policy Schedule.

5. **What are the conditions for a disability to qualify as Permanent Total Disability?**
   The disability must result from an Accident, occur within 12 months of the Accident, and remain total, continuous and permanent for 365 days, as certified by a Medical Practitioner.

6. **What happens if more than one Permanent Partial Disability arises from the same Accident?**
   When more than one form of mentioned Permanent Partial Disability results from the same Accident, percentages mentioned against the respective nature of loss/disability will be added to arrive at the cumulative percentage of the Sum Insured that will be payable. However, only upto 100% of the Sum Insured will be paid.

7. **If a claim for the loss of a whole member (any organ, organ system or a limb) also includes some or all of its parts, will separate benefits be payable for the parts, under Permanent Partial Disability?**
   No. If a claim in respect of a whole member (any organ, organ system or a limb) also encompasses some or all of its parts, liability to make payment shall be limited to the member only and not for any of its parts or constituents.

8. **What is the maximum period for which Temporary Total Disability – Accident Only can be paid?**
   The period till which this will be payable will be mentioned in the Policy Schedule, subject to a maximum of 104 weeks for any one period of disability.

9. **How is the Temporary Total Disability - Accident Only weekly benefit calculated?**
   The payable amount is the lower of the Insured person's base weekly income or the weekly benefit amount which will be specified in the Policy Schedule.

10. Within how many days does a Temporary Total Disability – Accident Only claim needs to be intimated?
All claims under Temporary Total Disability – Accident Only will need to be mandatorily intimated within 14 days from the date of Accidental Injury leading to a claim under this benefit.

11. **What is meant by Adventure Sports?**
Adventure Sports means any sport or activity, which is potentially dangerous to the Insured person whether he is trained or not. For detailed list of adventure sports, please refer to Policy wordings available on website: www.tataaig.com.

12. **Are Adventure Sports covered under the policy?**
Yes. Adventure Sports are covered if the benefit is opted for and the activity is undertaken for leisure, in a non-professional capacity and under the supervision of a trained professional**.** The accidental bodily injury sustained whilst engaging in Adventure sports should be the sole and direct cause of a claim under Accidental Death/Permanent Total Disability/Permanent Partial Disability (if opted) within 365 days of Accidental Injury.

13. What does the Loan Shield benefit cover?
If a claim has been accepted under Accidental Death of the Insured person (on whose name Loan is taken), then the principal outstanding amount as on the date of accident towards Insured person's loan account(s) will be paid, up to the Sum Insured which will be specified in the Policy Schedule.

14. **What documents are generally required for claim under Loan Shield?**
Duly completed claim form, and copy of loan sanction letter and regular EMI paid details with principal loan outstanding details as on date of loss.

15. What is covered under Cost of External Prosthetics?
Medically necessary artificial limbs or eyes, orthopaedic braces, wheelchairs, crutches and walkers are covered when recommended by the treating Medical Practitioner, subject to the Sum Insured. Spectacles, contact lenses, hearing aids, blood-pressure monitoring devices and blood-sugar monitoring devices are specifically excluded from this benefit

16. When is Child Education Benefit payable?
If a claim has been accepted under Accidental Death or Permanent Total Disability, the actual cost up to the Sum Insured which will be specified in the Policy Schedule, will be reimbursed towards education expenses of dependent children for four consecutive years. The benefit is payable for two eldest dependent children up to the age of twenty five years.

17. Can the policy be cancelled by the Insured person?
Yes. The Insured person may cancel the policy by providing 7 days' written notice, and in such an event, the Company shall refund proportionate premium for unexpired Policy Period, provided no claim has been reported under this Policy up to the date of cancellation if otherwise there shall be no refund of premium.

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18. Is free look period applicable in Accident Super Guard Plus?
Yes, a free look period of 30 days is allowed from the date of receipt of Policy document to review the terms and conditions. The insured person also has the option of cancelling the policy stating the reasons for cancellation and premium paid will be refunded after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. The Policy is cancellable only if no claims have been made under the Policy.

19. Can the Sum Insured be enhanced at the time of renewal?
Yes. The Sum Insured can be enhanced at the time of Renewal basis the Company's underwriting guidelines. However, the acceptance of request/quantum of increase shall be as per underwriting guidelines of the Company.

20. Is escalation benefit applicable in Accident Super Guard Plus?
Yes. The Sum Insured will be increased by 10% as escalation benefit and can be opted for every continuous Renewal in case no claim has been reported under Accidental Death, Permanent Total Disability or Permanent Partial Disability benefit if opted. The maximum escalation benefit would be 50% of base Sum Insured.

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