

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. NO	TITLE	DESCRIPTION	Policy clause number
1.	Name of the Insurance Product / Policy	Group Accident Guard	
2.	Policy Number	<< Policy Number /Certificate of Insurance Number >>	
3.	Type of Insurance Product / Policy	Both Indemnity and Benefit	
4.	Sum Insured (Basis)	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy schedule	

5.	Policy Coverage (What the Policy covers)	<p>The Customer Information Sheet should be read in conjunction with the Certificate of Insurance and Policy Wordings. Insurance coverage will be applicable only to the covers and up to the Sum Insured limits as specifically mentioned in the Certificate of Insurance.</p> <p>Base Covers: As opted and mentioned in the Policy Schedule</p> <p>Inclusion of Covers Endorsements (Additional Covers): As opted and mentioned in the Policy Schedule</p>	Benefits Covered Under the Policy
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<p>6.</p>	<p>Exclusions</p>	<p>i. Standard Exclusions Exclusions specific to this Policy, which can be waived on payment of additional premium</p> <p>1. Any Insured Person's participation in Adventure Sports for Leisure performed under expert supervision of trained professional or racing or in winter sports, scuba diving within 50 meters from sea level, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, mountain biking other than cross-country or on tracks and trails, bushwalking within 3,000 meters from sea level, wind surfing (coastal waters within 3 nautical miles) hiking / trekking within 3000 meters from sea level, caving or potholing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating within coastal waters (2 miles), participation in any Professional Sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured Person are trained or untrained;</p> <p>2. Terrorism as given in Exclusion - i.10 mentioned here with</p> <p>Exclusions specific to this Policy</p> <p>This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, in respect of:</p> <p>3. Any Pre-existing disease, any complication arising from it,</p> <p>4. The attending Physician who will be (a) Insured Person himself / herself or (b) Close Member of the Family who is covered in this Policy.</p> <p>5. Any claim of Insured Person arising from:</p> <p>a. suicide or attempted suicide</p> <p>b. wilful self-inflicted illness or injury except injury in self-defence or to save life; or</p> <p>6. being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication</p> <p>7. Participation in an actual or attempted felony, riot, crime, misdemeanor (excluding traffic violations) or civil commotion;</p>	<p>Exclusions</p>
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7.	Waiting Period	As mentioned in the Policy Schedule	

8.	<p>Financial Limits of Coverage Deductible (It is a specified amount: 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)</p> <p>Sub limit (it is a pre-defined limit and the Insurance Company will not pay any amount in excess of this limit</p>	As mentioned in the Policy Schedule	Financial limits as Covered Under The Policy
9.	Claims/ Claim Procedure	<p>Intimation & Assistance</p> <p>Insured Person(s) can notify a Claim by sending an SMS CLAIMS to 5616181 or by calling The Company's 24x7 toll free helpline 1800-266- 7780 or 1800 229966 (only for senior citizen Policy holders). Please use the Claim Intimation Form for intimation of a Claim.</p> <p>Insured Person(s) can even write to The Company at general.claims@tataaig.com and scanned documents may be submitted at paclaim.support@tataaig.com to initiate Claim processing.</p>	Other Terms and Conditions

		<p>Please submit all documents to the Corporate Office at the address given below:</p> <p>A&H Claims Department</p> <p>Tata AIG General Insurance Co. Ltd. 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p>	
10.	Policy Servicing	<p>Company Officials:</p> <p>o If you are not satisfied with our services and wish to lodge a complaint, 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</p>	Other Terms and Conditions
11.	Grievance /Complaints	<p>In case of any grievance the Insured Person may contact through Website: www.tataaig.com Call us 24x7 toll free helpline 1800 266 7780 or 1800 22 9966 (Senior Citizen) Email us at customersupport@tataaig.com Courier: Customer Support, Tata AIG General Insurance Company Limited, 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>Visit the Servicing Branch mentioned in the policy document The insured person may also approach the grievance cell at any of the Company's branches with details of grievance.</p> <p>If Insured person is not satisfied with the redressal of grievance through one of the above methods, Insured person may contact the grievance officer at manager.customersupport@tataaig.com.</p> <p>For updated details of grievance officer, kindly refer the link IRDAI Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/</p> <p>If Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person</p>	Other Terms and Conditions

		<p>may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</p> <p>Grievance may also be lodged at Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/</p>	
12.	Things to Remember	Claims Payment	Other Terms and Conditions
13.	Your obligations	<p>i. In case of employer-employee policies, if any misrepresentation or non-disclosure of material facts or incorrect coverage or Claim experience information provided at the time of request for proposal, the policy shall be void ab-initio without any premium refund.</p> <p>ii. In case of non-employer-employee policies, the Company will not be liable to pay under the policy if any Mis-representation or non-disclosure of material facts is noted at the time of Claim or otherwise, whether by Policyholder or any Insured Person or anyone acting on behalf of Policyholder or any Insured Person, and Certificate of Insurance shall be void ab-initio without any premium refund.</p>	Other Terms and Conditions