

Prospectus

Personal Extended Protection is a product that includes ten different coverages grouped into following three sections. The three sections address different concerns of current lifestyles of individuals who own any type of payment cards (credit cards, debit cards, etc).

A. Personal Identity Protection

- o *Identity theft*
- o *Fraudulent charges*
- o *ATM Assault and Robbery*
- o *Lost Wallet Coverage*

B. Personal Traveling Protection

- o *Personal Trip Liability Coverage*
- o *Personal Trip effects coverage*
- o *Home protection while you are away*

C. Personal Credit Card Protection

- o *Price protection*
- o *Purchase protection*
- o *Key replacement coverage*

What is Covered?

A. PERSONAL IDENTITY PROTECTION:

- Identity Theft:** We cover several expenses resulting from identity theft. This includes legal expenses for defending against lawsuits from creditors or collection agencies, removing wrongful judgements, and challenging inaccuracies in your credit report. We also cover lost wages if you need to take unpaid time off work to rectify your financial records. Furthermore, we reimburse any financial losses resulting from unauthorized credit or bank accounts opened in your name, as well as miscellaneous expenses such as re-filing credit applications, notarizing documents, making long-distance calls, and obtaining up to four credit reports.
- Fraudulent Charge:** This protection ensures that if your payment card or SIM card is lost or stolen, you are reimbursed for unauthorized charges made on it. Coverage includes transactions occurring within a specific timeframe before and after reporting the loss to your card issuer or mobile service provider. This safeguard helps mitigate the financial impact of fraudulent activity on your lost or stolen card.
- ATM Assault and Robbery:** We provide comprehensive coverage for money withdrawn from ATMs that is stolen during a robbery occurring within 15 minutes of the withdrawal. Additionally, our plan covers reasonable emergency first aid expenses for injuries sustained during the robbery, ensuring you are financially protected in the event of an ATM-related assault.

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- 4. Lost Wallet Coverage:** Our lost wallet coverage includes reimbursement for the replacement cost of a wallet and its contents, up to Rs.1000. This includes personal papers and payment cards. We also cover the cost of applying for new personal papers and payment cards and provide up to Rs. 500 for any money or cheques that were in the wallet. This protection helps you quickly recover from the inconvenience and costs associated with a lost or stolen wallet.

B. PERSONAL TRAVELING PROTECTION

- 1. Trip Liability Coverage:** Our trip liability coverage provides protection for accidental bodily injury and property damage to third parties during your travel time, provided the passenger fare(s) are charged to your payment card or paid otherwise while the insurance is active. Coverage begins when you leave your residence for the trip and ends either upon return to your residence or the policy's expiry. For one-way trips, coverage ends when the common carrier arrives at its destination or the policy expires.
- 2. Trip Effects Coverage:** This coverage protects against loss, theft, or accidental damage to your personal luggage, effects, and papers during your trip. It also includes reimbursement for lost or stolen money and cheque(s), and additional expenses incurred for replacing a lost or stolen passport abroad. The protection is valid as long as the passenger fare(s) are charged to your payment card or paid otherwise while the insurance is effective.
- 3. Home Protection While You Are Away:** Our home protection coverage offers financial assistance for damage, disappearance, or destruction of furniture, clothes, electrical and audio equipment, and money due to burglary at your residence while you are traveling. This coverage is applicable when the entire cost of the passenger fare(s) for your trip is charged to your payment card or paid otherwise while the insurance is effective.

C. PERSONAL CREDIT CARD PROTECTION:

- 1. Price Protection:** Price protection reimburses you for the difference between the price you paid for an item and a lower printed advertised price for the same item. This protection applies if the lower price is published within 30 days of your purchase. To claim, you need to contact us within 7 days of the advertisement. Note that we won't cover items with an original price less than Rs. 2500 or those purchased under special conditions such as closeout sales or limited offers.
- 2. Purchase Protection:** Purchase protection covers items bought with your payment card against loss due to burglary, theft, or accidental damage for a specified number of days from the date of purchase. This includes items bought as gifts. However, exclusions apply, such as items lost from a vehicle, motor vehicles, used items, and those damaged by normal wear and tear. Claims must be made within the specified days from the purchase date.
- 3. Key Replacement Coverage:** Key replacement coverage provides reimbursement for costs associated with replacing lost or stolen residence and vehicle keys. It includes expenses for locksmith services, break-in protection (replacing locks and keys if a break-in occurs), and rental car costs if key replacement takes more than 24 hours. Exclusions include costs for keys to non-primary residences or vehicles not owned for personal use. Claims require filing a police report within 24 hours of the incident.

What is Not Covered?

We will not cover the following:

- A. Losses that do not occur within the policy period;
- B. Losses that result from or related to business pursuits including your work or profession;
- C. Losses caused by illegal acts;
- D. Losses that you have intentionally caused;
- E. Losses that result from the direct actions of a relative, or actions that a relative knew of or planned.
- F. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority.
- G. Losses due to the order of any government, public authority, or customers' officials.
- H. Losses due to ionising radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
- I. Losses due to the radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- J. Losses due to nuclear weapons material.
- K. Terrorism Exclusion Warranty Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

What are the General Policy Conditions?

- A. **Valid Account:** Your payment card account must be valid and in good standing. Coverage is not provided if your account is delinquent, in collection, or cancelled.
- B. **Excess of Other Insurance Coverage:** The policy only covers amounts not covered by other valid insurance (e.g., homeowner's or renter's insurance). If multiple coverages apply, the policy will pay under the first coverage you file a claim with.
- C. **Policy Period:** The maximum duration for this policy is one year. Coverage continues as long as premiums are paid, unless cancelled.
- D. **Concealment or Fraud:** If a claim is made fraudulently or with false information, the policy is void, and all claims are forfeited.

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CIN: U85110MH2000PLC128425 • Personal Extended Protection Policy- Retail UIN: IRDAN108RP0002V02201314

- E. **Reasonable Means to Avoid Future Loss:** You must take reasonable steps to prevent additional loss after an incident.
- F. **Duties After an Accident or Loss:** Coverage is contingent on meeting the specific duties detailed in each coverage section. You must cooperate fully in the claim process.
- G. **Policy Deductible:** Coverage is provided only for amounts exceeding the deductible specified in the Policy Schedule.
- H. **Policy Limitation:** Payments are subject to maximum limits per occurrence and per policy period as detailed in the Policy Schedule.

Policy Cancellation

Cancellation:

You may cancel this policy at any time by informing us. We shall refund proportionate premium for the unexpired policy period provided there is no claim(s) under the policy.

We can cancel this Policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Policyholder.

Changes:

You must notify us within 7 days of any change in circumstance which will affect this insurance.

If we are advised by you of any change in circumstance which will affect this insurance, we reserve the right to amend any of the terms or conditions of this insurance following at least 15 days notice to you by us.

No change or modification of this policy shall be effective except when made by written endorsement signed by our authorized representative.

FRAUDULENT CHARGES (CARD NOT LOST)

What is covered?

This coverage applies if your payment card remains in your possession but unauthorized charges are made using your card information. This includes unauthorized transactions through:

1. In-store Purchases
2. Telephone Transactions
3. ATM Withdrawals
4. Online Purchases

We will reimburse you for unauthorized charges for which you are responsible, incurred up to 7 days prior to your first reporting of the event to your payment card issuer(s) and up to 7 days after reporting the event to your payment card issuer(s).

What are the limitations?

Our liability is limited to the per occurrence and per policy period limits stated in the Policy Schedule.

What is not covered?

We will not cover the following:

1. Costs other than those listed above.
2. Additional losses that occur due to **your** failure to comply with provisions under "Duties after a Loss".
3. Unauthorized **ATM** withdrawals that were made more than 7 days prior to **your** first reporting of the event to **your payment card issuer(s), bank account issuer(s) and/or credits account issuer(s)** and 7 days post reporting of the event to **your payment card issuer(s), bank account issuer(s) and/or credits account issuer(s)**;
4. Unauthorized charges made on **your payment card** if **your payment card** has not been **lost** or the object of **theft** more than 7 days prior to **your** first reporting the event to **your payment card issuer(s)** and 7 days post reporting of the event to **your payment card issuer(s)**;
5. Charges incurred by a resident of **your** household, or by a person entrusted with **your payment card**;
6. Losses that do not occur during the policy period;
7. Losses that result from, or are related to, business pursuits including **your** work or profession;
8. Losses caused by **your**, or **your relatives'**, illegal acts;
9. Losses that **you** have intentionally caused;
10. Losses that result from the intentional actions of a **relative**, or actions that a **relative** knew of or planned;
11. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind; or
12. Losses due to the order of any government, public authority, or customs' official.

What are the general conditions?

1. **Card Terms Compliance:** You must comply with all terms and conditions set by your payment card issuer(s).
2. **Responsibility for Charges:** We will only cover unauthorized charges for which you are responsible under your card issuer's terms.

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3. **Evidence Submission:** You must provide evidence that unauthorized charges were made from your bank or credit account.
4. **Cooperation:** You must cooperate with us in investigating, evaluating, and settling the claim. All other terms, conditions, and exclusions of the policy remain unaltered.

Prohibition of Rebates – Section 41 of Insurance Act, 1938 as Amended by Insurance Laws (Amendment) Act, 2015:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Section 64 VB of the Insurance Act, 1938: Commencement of risk cover under the policy is subject to receipt of premium by TATA AIG General Insurance Company Limited.

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