

## Policy Wordings

### Section 1 – Preamble

TATA AIG General Insurance Company Limited (**The Company**) will provide the insurance described in this Policy and any endorsements to the Policy, detailed in the **Policy Schedule / Certificate of Insurance** and in reliance upon the statements contained in the Proposal/enrolment form which shall be the basis of this Policy and are deemed to be incorporated herein in consideration of receipt of all premium payments in full and prior to commencement of risk and in compliance with all applicable provisions of this Policy.

The insurance provided under this Policy is only with respect to such and so many of the coverages as are indicated by a specific amount set opposite in the **Policy Schedule/Certificate of Insurance**.

### Section 2 – Definitions

The terms defined below in the Policy have the meanings ascribed to them wherever they appear in this Policy and, where, the context so requires, references to the singular include references to the plural; references to the male includes the female and references to any statutory enactment includes subsequent changes to the same.

#### i. Standard Definitions

1. **Accident/Accidental:** Means a sudden, unforeseen, and involuntary event caused by external, visible and violent means.

#### ii. Specific Definitions

2. **Age:** Means the age of the **Insured Person** on his completed birthday as per the English calendar, regardless of the actual time of birth at the time of Policy inception.
3. **Certificate of Insurance:** Means certificate attached to and forming part of this Policy mentioning the details of the **Insured Person** who is covered, along with the Coverages and **Sum Insured**, the **Cover Period** and the limits and condition, to which the Coverages under the Policy are subject to, including any annexure and/or endorsements.
4. **Common Carrier:** Means Scheduled Airline, which is operating under a valid license from the relevant authority for the Transportation of fare paying passengers.
5. **Cover Period:** Means the time defined within the Cover Start Date and End Date, during which a Cover is in effect for a named **Insured Person** as specified in the **Certificate of Insurance**.
6. **Insured Person:** Means the Individual who is a traveler under the travel **Ticket** which has been declared and covered under this **Policy / Certificate of Insurance**.
7. **IRDAI:** Means Insurance Regulatory and Development Authority of India.
8. **Flight / Airline Ticket / Ticket:** Means the specific flight Ticket which has been covered under the Policy identified by its PNR no: as mentioned in the **Policy Schedule / Certificate of Insurance**.

9. **Policy:** Means the contract of insurance including but not limited to **Policy Schedule, Certificate of Insurance, Endorsements, Policy Wordings, Extensions and Add On covers** wherever opted for.
10. **Policyholder:** Means the Person(s) or the entity named in the **Policy Schedule**.
11. **Policy Period End Date:** Means the date on which the policy period expires.
12. **Policy Period Start Date:** Means the date on which the policy period commences.
13. **Policy Schedule:** Means Schedule attached to and forming part of this **Policy** mentioning the details of the **Insured Persons** who are covered along with the Coverages and **Sum Insured**, the **Policy Period** and the limits and condition, to which the Coverages under the **Policy** are subject to, including any annexure and/or endorsements.
14. **Scheduled Airline:** Means any civilian aircraft operated by a civilian scheduled air carrier transport under license issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specific times or regular flights operated by such carrier.
15. **Sum Insured:** As specified against each Coverage in the **Policy Schedule / Certificate of Insurance** to this Policy, which represents the maximum liability of the **Company** for any and all Claims made during **Cover Period** under that Coverage.
16. **Supplier:** Means one who provides **Ticket** services.
17. **Ticket Cancellation:** It refers to the scenario wherein the **Flight /Airline Ticket / Ticket** is cancelled by or on behalf of the **Insured Person**.
18. **Ticket Rescheduling:** It refers to the scenario wherein the **Flight /Airline Ticket/Ticket** is rescheduled and the alternate flight is booked in the same transaction by or on behalf of the **Insured Person**.
19. **The Company:** Means TATA AIG General Insurance Company Ltd.
20. **You:** means the **Policy Holder** and/or **Insured Person** who is named in the **Policy Schedule / Certificate of Insurance**.

## Section 3 – Coverages Under The Policy

### Mandatory Base Cover 1:

#### 1. Accidental Death - Common Carrier

The **Company** will pay the **Sum Insured** as mentioned in **Policy Schedule / Certificate of Insurance** in the event of death of **Insured Person** caused by an Accident. Accidental injury must occur while **Insured Person** is travelling in or boarding or alighting from the **Common Carrier** as a fare paying passenger under the Insured Ticket. The death must occur within 12 (Twelve) months from the date of the **Accident**.

Once claimed then this Coverage shall immediately and automatically cease in respect of that **Insured Person**.

## Disappearance:

The Company will pay the benefit for Loss of Life if Insured Person's body cannot be located within 365 Days after the forced landing, stranding, sinking or wrecking or as a result of any Acts of God of a Common Carrier in which the Insured Person is fare paying passenger under the Insured Ticket, in which case it shall be deemed, subject to all other terms and provisions of the Policy, that the Insured Person shall have suffered loss of life within the meaning of the Policy.

## Exclusions Specific to Mandatory Base Cover 1

In addition to Section 4 – Exclusions listed in this Policy this Coverage shall not cover: -

1. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or **Scheduled Airline**.
2. Any claim of **Insured Person** arising from:
  - a. Suicide or attempted suicide.
  - b. Wilful self-inflicted illness or injury except injury in self-defence or to save life.
3. Being under the influence of intoxicating liquor or drugs or other intoxicants except where the **Insured Person** is not directly responsible for the injury / accident though under influence of intoxication.

## Mandatory Base Cover 2:

Minimum one of the following coverage is applicable as opted:

### 2. Ticket Cancellation

The Company will pay the non-refundable amount up to the **Sum Insured**, as specified in the **Policy Schedule/ Certificate of Insurance**, in the event of **Ticket** being cancelled, prior to the commencement of journey as specified in the **Policy Schedule/ Certificate of Insurance** We will cover only one Cancellation of **Flight Ticket** post which the **Certificate of Insurance** shall stand terminated with no further liability for the **Insurance Company**.

### 3. Ticket Rescheduling

The Company will pay the additional amount incurred up to the **Sum Insured**, as specified in the **Policy Schedule/Certificate of Insurance**, in the event **Ticket** is rescheduled, prior to the commencement of journey as specified in the **Policy Schedule/Certificate of Insurance**. We will cover only one Rescheduling of **Flight Ticket** post which the **Certificate of Insurance** shall stand terminated with no further liability for the **Insurance Company**.

## Section 4 – Exclusions

### I. Specific Exclusions:-

The Company will not be liable to make any payment for any Claim under the **Policy** in respect of an **Insured Person**, caused by, arising from or in any way attributable to any of the following:



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1. If the **Policy** is not purchased simultaneously in the same financial transaction on which the **Insured Person** made payment for booking the **Ticket**.
2. In case of **Ticket** Rescheduling if the destination city and the airline/carrier is not same as originally booked travel **Ticket** which was rescheduled.
3. Claim pertaining to any benefit not purchased simultaneously in the same financial transaction on which the **Insured Person** made payment for booking the **Ticket**.
4. Any **Ticket** which is Cancelled or Rescheduled as a consequence of Pandemics, Epidemics, Lockdown or Quarantine period as declared by the respective Authority from time to time and/ or when the **Common Carrier** is grounded off or not operating, unless such declaration was not known to the Public before the **Insured Person** booked the **Ticket**.
5. In case of Rescheduled tickets preponed by more than 10 days and postponed by more than 90 days.
6. Laws, Regulations or orders, issued or made by any Government or Public Authority.
7. Losses due to war or any act of war, invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, Chemical and biological weapons,
8. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment.
9. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel.
10. Ticket Cancellation or Rescheduling amount withheld by the airline/OTA in the form of credit shell with certain time validity.

## Section 5 – Claim Procedure And Documents

### A. Intimation & Assistance

You can notify a **Claim** by sending an SMS **CLAIMS** to **5616181** or by calling **The Company's** 24x7 **Customer Support No: 022-6489-8282**. Please use the **Claim** Intimation Form for intimation of a **Claim**

You can even write to **The Company** at [general.claims@tataaig.com](mailto:general.claims@tataaig.com) to initiate **Claim** processing

Coverage and Documents required
<b>Accidental Death - Common Carrier</b>
<ul style="list-style-type: none"> <li>• Claim form duly completed and signed</li> <li>• Copy of cancelled cheque/NEFT form</li> <li>• Copy of Death Certificate with cause of death</li> <li>• Attested Postmortem report / Coroner's report</li> </ul>

### TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India

24\*7 Customer Support No. 022 6489 8282 or 1800 267 1955 (For Senior Citizens) • Email: [customersupport@tataaig.com](mailto:customersupport@tataaig.com) • Website: [www.tataaig.com](http://www.tataaig.com) • IRDA of India Registration No.: 108

- Attested copy of FIR/ Police Inquest report / Police Panchanama, where applicable.
- Copy of Ticket & Boarding Pass with original scheduled itinerary

#### Ticket Cancellation and Ticket Rescheduling

- Claims Form duly completed and signed by the **Insured Person**
- Copy of cancelled cheque/NEFT form
- Original Booking /Ticket Confirmation
- Email/message from customer when first time they informed about the cancellation/ rescheduling of booking
- Confirmation of Cancellation or Rescheduling of booking
- Details / supporting documents of amount refunded by common carrier

#### B. Claim Notification

It is a condition precedent to **The Company's** liability hereunder that notice of Claim must be given by the **Insured Person** to **The Company** within fifteen (15) days after an actual or potential loss begins.

For details on the Claims procedures and requirements or any assistance during the process, **The Company** may be contacted at **The Company** call centre on the toll free number specified in the Schedule or through **The Company** website.

#### C. Scrutiny of Claim Documents

**The Company** shall scrutinize the Claim and accompanying documents. During Claim processing, if the Claims are found deficient in documents, **the Company** shall intimate the same to the Policyholder / **Insured Person**

#### D. Other Claims Requirements:

- If any Claim is not made within the time period set out above, **The Company** condones such Cancellation on merits only where the Cancellation has been proved to be for reasons beyond the claimant's control.
- **The Company** representatives must be given all cooperation in investigating the Claim in order to assess **The Company's** liability and quantum in respect of such Claim.

#### E. Claims Payment:

- **The Company** shall make the payment of Claim that has been admitted as payable by **The Company** under the **Policy** within 30 days of submission of all necessary documents and information and any other additional information required for the settlement of the Claim.
- All Claims will be investigated (as required) and settled in accordance with the applicable regulatory guidelines, including the IRDAI (Protection of Policyholders Interests, Operations and

Allied Matters of the Insurers) Regulations, 2024 .

- In case of delay in payment of any Claim that has been admitted as payable by **The Company** under the Policy, beyond the time period as prescribed under IRDAI (Protection of Policyholders Interests, Operations and Allied Matters of the Insurers) Regulations, 2024, **The Company** shall pay interest at a rate which is 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.

("Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

## Section 6 – General Terms And Conditions

### A. Condition Precedent:

- Condition Precedent means a **Policy** term or condition upon which **the Company's** liability under the **Policy** is conditional upon.
- The fulfillment of the terms and conditions of this **Policy** (including the payment of premium) in so far as they relate to anything to be done or complied with by **Policyholder** or any **Insured Person** shall be conditions precedent to **The Company's** liability.

### B. Entire contract:

- This **Policy**, its Schedule / **Certificate of Insurance**, endorsement(s), proposal/ enrolment form constitutes the entire contract of insurance. No change in this **Policy** shall be valid unless approved by **the Company** and such approval be endorsed hereon.
- This **Policy** and the Schedule /**Certificate of Insurance** shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this **Policy** or of the Schedule shall bear such meaning wherever it may appear.

### C. Fraud:

**The Company** will not be liable to pay under the **Policy** if any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by **Policyholder** or any **Insured Person** or anyone acting on behalf of **Policyholder** or an **Insured Person**.

### D. Contribution

If, at the time of the happening of any loss covered by this Policy there shall be subsisting any other insurance of any nature whatsoever covering the same risk whether effected by **You** or not, then **the**

Company shall not be liable to pay or contribute more than its rateable proportion of any loss or any claim.

## E. Mis-representation or non-disclosure of material facts:

The Company will not be liable to pay under the Policy if any Mis-representation or nondisclosure 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.

## F. Notices:

Any notice, direction or instruction under this Policy shall be in writing and if it is to:

Any Insured Person, then it shall be sent to Policyholder / Insured Person at Policyholder / Insured Person's address specified in the Policy Schedule / Certificate of Insurance and Policyholder / Insured Person shall act for all Insured Person for these purposes.

No insurance agents, brokers or other person or entity is authorised to receive any notice, direction or instruction on The Company's behalf unless the Company have expressly stated to the contrary in writing.

## G. Electronic Transactions:

The Insured Person agrees to comply with all the terms and conditions of electronic transactions as The Company shall prescribe from time to time, and confirm that all transactions effected facilities for conducting remote transactions such as the Internet, World Wide Web, electronic data interchange, call centers, tele

service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, in respect of this Policy and Claim related details, shall constitute legally binding when done in compliance with The Company's terms for such facilities.

## H. Cancellation/Termination of the Policy:

The policyholder may cancel this Policy by giving 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.

The Group Policyholder may cancel the Policy upon 7 days notice. In such case 'Certificate of Insurance' issued prior to the date of cancellation of the Policy shall continue till Cover End Date and there shall be no refund for such Certificate of Insurance. However, there shall be no further acceptance of risk or issuance of Certificate of Insurance under the Group Policy.

In the likelihood of this policy being withdrawn in future, we will intimate You about the same 3 months prior to expiry of the policy. You will have the option to migrate to any Travel insurance policy available with us.

## I. Reasonable Care:

The Policyholder/ Insured Person shall take all reasonable steps to safeguard the interests against contingency that may give rise to a Claim.

## J. Arbitration:

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

## Section 7: Redressal Of Grievance

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** or email us at [customersupport@tataaig.com](mailto: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](mailto: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](mailto:head.customerservices@tataaig.com). We will provide our final response within the regulatory TAT.

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.in/>



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The name and address of the Insurance Ombudsman of competent jurisdiction are as below:

Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh.
BHUBANESWAR	Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/2596429/2596003 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
CHANDIGARH	Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI	Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 46013992/23213504/23232481 Email: bimalokpal.delhi@cioins.co.in Insurance Ombudsman	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

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GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
KOCHI	Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Made a part of Pondicherry
KOLKATA	Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.

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MUMBAI	Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
NOIDA	Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

As per Regulation 25 of IRDAI (Protection of Policyholders Interests, Operations and Allied Matters of the Insurers) Regulation 2024 and any subsequent amendments henceforth.

List of excluded expenses (non-medical) under indemnity policy are uploaded on Our website. Please login to <https://www.tataaig.com/downloads/Others/Annexure-I-List of Optional Items>



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### 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.

**Disclaimer:** Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, 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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