



Disclaimer

The above Information is only indicative in nature. For details of the coverage and exclusions please refer to Policy wordings. Liability of Company does not commence until the company has accepted the proposal and the full premium has been paid.

Free look Period

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

Renewal

Policy is ordinarily lifelong renewable, subject to application for renewal and the renewal premium in full has been received by the due dates Grace period of 30 days for renewing the policy is provided. To avoid any confusion any claim incurred during break-in period will not be payable under this policy. There is no maximum cover ceasing age under this Policy.

Section 41 of the 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 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 prospectus or tables of the insurer.

2. Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees.

Grievance Redressal Procedure

As per Regulation 17 of IRDA of India (Protection of Policyholders Interests) Regulation, 2017.

SECTION 64 VB OF THE INSURANCE ACT, 1938: Commencement of risk cover under the policy is subject to receipt of premium by Tata AlG General Insurance Company Limited.

Claim Procedure

All admissible claims under this policy will be processed and settled by us.

General Exclusions

This Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly, in respect of:

- 1. Losses that do not occur within the policy period.
- 2. Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or The radioactive, toxic, explosive or other hazardous properties of any explosion nuclear assembly or nuclear component,
- 3. Asbestosis or other related sickness or disease resulting from the existence, production, handling, processing, manufacture, sale, distribution of asbestos or other products thereof.
- 4. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, , insurrection, military or usurped acts, nuclear weapons/materials.
- 5. Suicide, attempted suicide (whether sane and insane) or intentionally self-inflicted injury or illness.

For more details on benefits and exclusions, please refer the policy wordings before concluding a sale.

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Long Term Discount

%07 members 4 or more











Family Discount

Discounts on premium

and Permanent Partial Disability 50% and no claim has been made under Accidental Death, Permanent Total Disability 10% escalation benefit is applicable on every continuous renewal maximum up to

Escalation Benefit





Life Long Renewal Renewal



dependent children) (spouse and Economically Vlime Family Policy is for



6 months and 23 years) (Dependent children between 18 to 70 years



Eligibility

You can get in touch with us as below:

24x7 Help Line 1800 266 7780 (Toll Free)

Claim Registraton SMS'CLAIMS' to 5616181 general.claims@tataaig.com Write to us A-501, 5th Floor, Building no 4, Malad (E), Mumbai - 400 097

Disclaimer: Disclaimer: Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please refer sales brochure/policy wordings before

Call us **24x7** on: **1800 266 7780**





Tata AIG General Insurance Company Limited

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

24X7 Toll Free No: 1800 266 7780 Fax: 022 6693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425 Accident Guard Plus UIN: TATPAIP18044V011819

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nstitution.

as a full time student in an educational reached the age of 23 years and is enrolled tuition expenses for each child who has not will in addition pay a fixed sum towards child Incase of Accidental Death of an Insured we

Child Tuition Benefit



actuals whichever is lesser. accidental death benefit Sum Insured or Partial Disability upto ₹1 lac or 10% of the Permanent Total Disability or Permanent necessitated due the disability caused by the Covers the cost of crutches/wheel chair

Cost of Crutches / Wheel chair



whichever is lesser. Death Sum Insured upto Rs 5 lacs then we will pay 10% of the Accidental Comatose State during the policy period other causes results him being in a which directly and independently of all If an insured person sustains bodily injury

Coma Benefit



lac or actuals whichever is lesser. Permanent Partial Disability upto 10% of the accidental death benefit Sum Insured or $\ensuremath{\mathbf{7}}\xspace1$ the Permanent Total Disability or necessitated due the disability caused by Covers the cost of artificial limbs

Cost of Artificial Limbs



or actual whichever is lower per Insured. in case of an Accident Upto ₹5 lacs per year for transporting insured person to hospital Covers Utilization of Air Ambulance service

Air Ambulance



actual loan amount whichever is lesser. insured up to 25% of the sum insured or case of accidental death of the primary We will pay the outstanding loan amount in

Loan Shield



Key Features

that your family doesn't have to compromise in your absence. secured from it. Accident Guard Plus not only secures you, but also ensures Accidents happen a lot. That's why it is important to think ahead and stay







Accidents come in all sizes. SO SHOULD PROTECTION.

Presenting, Accident Guard Plus.



tataaig.com 🔀 think ahead