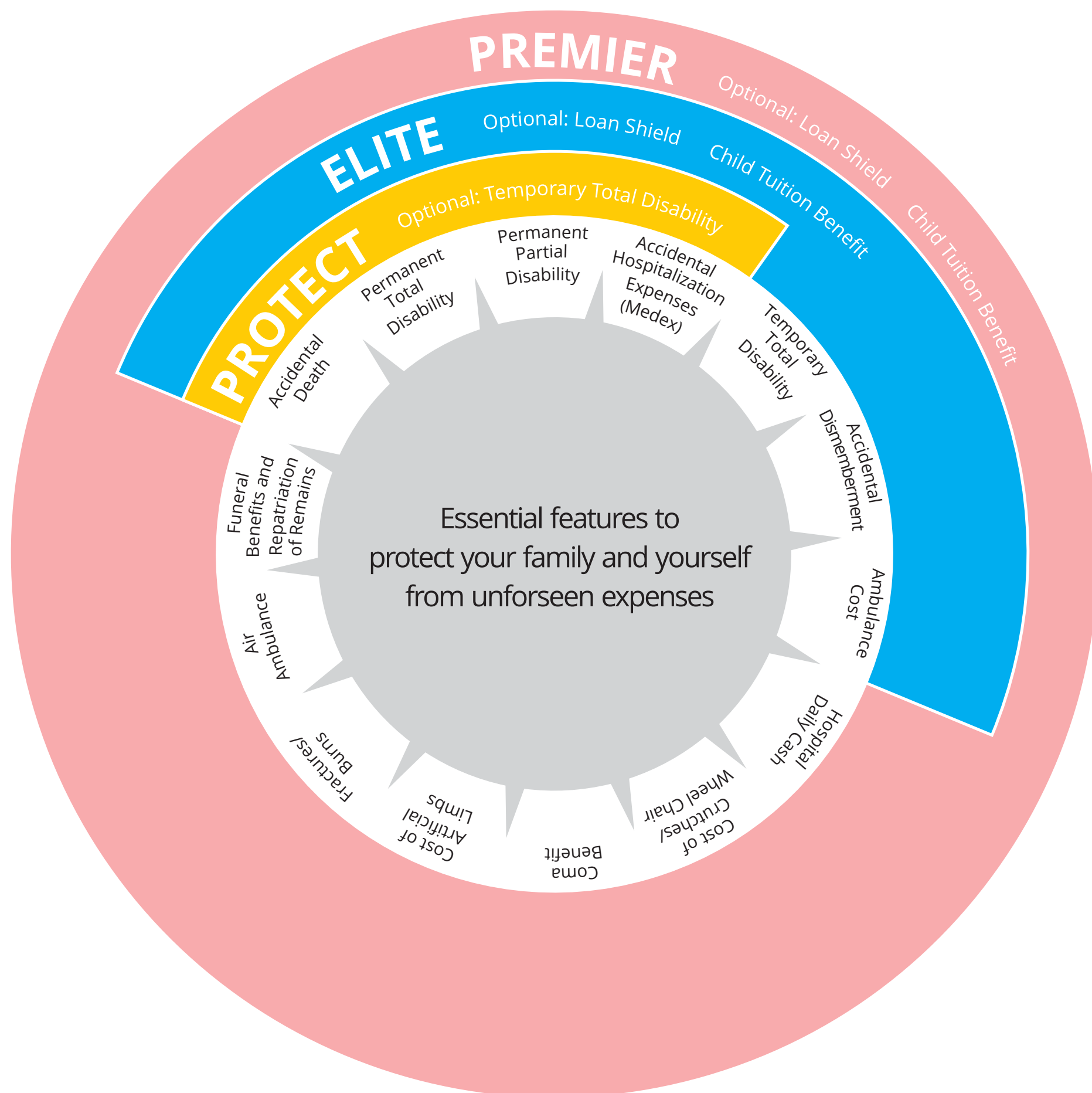




Accident Guard Plus Plans



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 AIG 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, thereof.
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.

