

**Accident Guard Policy
Prospectus**

Suitability

- a) This policy covers persons in the age group wherein entry age is from 6 months upto 65 years. Policy is however renewable for life upon payment of premium.
- b) The policy will be issued for a period up to 1 year.
- c) This policy can be issued to an individual and/or family.
- d) The family includes self, spouse and dependent children

Salient Features & Benefits

Following benefits pays upto the entire sum insured, if bodily injury results in death or permanent total / temporary total disability due to an accident.

1. **Accidental Death:** Pays the Principal Sum insured if Injury results in Death of the insured person on account of an accident.
2. **Accidental Dismemberment** – covers for the bodily injury resulting in dismemberment of any body part or loss of sight or hearing as per the below table of losses, occurring within 180 days from the date of accident which caused injury.

Loss of:	% of Principal Sum
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
Either Hand or Foot and Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing in Both Ears	50%
Thumb and Index Finger of Same Hand	25%

3. **Permanent Total Loss of Use** - covers for the bodily injury resulting in loss of any body part as per the below table of losses provided that loss has continued for 12 consecutive months and had occurred within 180 days from the date of accident which caused Injury,

Loss	% of Principal Sum
1 Permanent Total Disability	100%
2 Permanent and Incurable Paralysis of All Limbs	100%
3 Permanent Total Loss of Sight of Both Eyes	100%
4 Permanent Total Loss of Use of Two Limbs	100%
5 Permanent Total Loss of Use of One Limb	100%
6 Permanent Total Loss of Hearing in	
(a) Both Ears	75%
(b) One Ear	30%
7 Permanent Total Loss of Sight of One Eye	50%

8	Permanent Total Loss of the Lens of One Eye	40%
9	Permanent Total Loss of Use of Four Fingers and Thumb of Either Hand	40%
10	Permanent Total Loss of Use of Four Fingers of Either Hand	35%
11	Permanent Total Loss of Use of One Thumb of Either Hand	
	(a) Both Joints	25%
	(b) One Joint	10%
12	Permanent Total Loss of Use of Fingers of Either Hand	
	(a) Three Joints	10%
	(b) Two Joint	7½%
	(c) One Joint	5%
13	Permanent Total Loss of Use of Toes of Either Foot	
14	(a) All - One Foot	20%
	(b) Great - Both Joints	5%
	(c) Great - One Joint	2%
	(d) other than Great, One Toe	1%

4. **Temporary Total Disability** - pays the weekly benefit amount if the bodily injury has resulted to continuous temporary total disability after completion of the Elimination Period.
5. **Tuition benefit** - Pays upto the 10% of the Sum Insured or the actual tuition charged by the institution whichever is lower , towards dependent children’s education in the event of Accidental Death which has become admissible and payable by the company.
The cover mentioned under Tuition Benefit is over and above the sum insured covered under Accidental Death section.
6. **Child Enhancement Benefit** - Accidental Dismemberment Benefit is doubled for any Eligible Children covered and if payable under this Policy.
7. **Home Alteration and Vehicle Modification Expenses** – If an Insured Person suffers Accidental Dismemberment and suffers Loss of Both Feet, Quadriplegia, Hemiplegia or Paraplegia, We will pay -
 - i. one-time expenses that are charged for alterations to the Insured Person’s residence that are necessary to make the residence accessible and habitable for a wheelchair-confined person; or
 - ii. modifications to one motor vehicle owned or leased by the Insured Person or modifications to a motor vehicle newly purchased for the Insured Person that are necessary to make the vehicle accessible to and/or driveable by the insured Person.
8. **Repatriation Benefit** – If an Insured Person loses his life in an accident which happens beyond 150 km from his residence, We will pay the actual expenses incurred for preparing the deceased for burial or cremation and shipment of the body to the city of residence of the deceased but not to exceed the amount of Rs 5,000.
9. **Family Transportation Benefit** -An Insured person is confined in a hospital, outside 150 kms from his residence, within three hundred and sixty-five (365) days of the accident and the attending physician recommends the personal attendance of a member of the immediate family, this benefit will refund the actual expenses incurred

by the immediate family member of transportation by the most direct route by a licensed common carrier to the confined Insured Person but not to exceed the amount of Rs. Fifty Thousand (Rs.50,000/-).

Exclusions

This entire 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. suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, nervous disorder, anxiety, stress or depression; or
2. serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the circumstances described in a Hazard; or
3. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or
4. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or
5. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or
6. War, civil War, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or
7. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
8. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
9. congenital anomalies or any complications or conditions arising there from; or
10. participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained; or

Claim Procedure

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

You can get in touch with us as below -

- Please call Our 24X7 Toll Free No: 1800 266 7780 or 1800 22 9966 (Senior Citizen)
Fax: 022 66938170
- Email at customersupport@tataaig.com.
- Write to us at: Customer Support, Tata AIG General Insurance Company Limited
A-501 Building No. 4 IT Infinity Park, Dindoshi, Malad (E), Mumbai – 400097, Maharashtra India

An indicative document list in case of claim is as given below. Additional documents/ information may be called for and/or we may carry out verification where felt necessary.

Death Claims	Disability Claims
<ol style="list-style-type: none"> 1. Claim form 2. Original Death Certificate 3. Original/ Attested Post Mortem Report, if Conducted 4. Attested copy of FIR, Spot Panchanama & Police Inquest report, where applicable. 5. Complete medical records including Death Summary, in case of hospitalization 6. KYC Documents 	<ol style="list-style-type: none"> 1. Claim form 2. Attending Doctor's Report 3. Original Disability Certificate from the Doctor 4. Complete medical records including Investigation/ Lab reports (X-Ray, MRI etc.) 5. FIR, Police report, where applicable 6. KYC Documents

Terms of Renewal

- The Policy is ordinarily renewable for life upon payment of premium unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the Policy poses a moral hazard.
- **Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy. However, coverage would not be available for the period for which no premium has been received.
- **Maximum Age** – Policy is however renewable for life upon payment of premium provided the cover is maintained with us without a break
- **Waiting Period** - Not Applicable
- **Renewal Premium** – Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDA. Premium will only change if you opt for the change in sum insured or change the plan.
- Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You at least 3 months in advance.
- We will not apply any additional loading on your policy premium at renewal based on your claim experience.
- **Sum Insured Enhancement** – Sum Insured can be enhanced only at the time of renewal. However the quantum of increase shall be as per underwriting guidelines of the company.
- **Escalation Benefit** - The principal sum for any Insured Person will be increased by five (5%) percent on each renewal of the policy provided there is no interruption in coverage. The total of all increases is limited to twenty five (25%) percent.
- **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 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.

Option to Migrate

There is an option to migrate to similar Individual Personal Accident insurance Policy with Us provided that:

- i) Insured Person has been insured with Us under this Policy as a dependant.
- ii) This option for migration to similar Individual personal accident insurance policy shall be exercised by the Insured Person only when he / she is at the end of specified exit age, and certainly at the time of renewal only.
- iii) Insured Person will be offered continuity of coverage provided the policy has been maintained without a break.

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 Individual personal accident insurance policy available with us at the time of renewal.

Claim Settlement

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. 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.
- iv. 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)

Cancellation

We may cancel this Policy / Certificate of Insurance at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you 15 Days notice delivered to You, or mailed to Your last address as appears in Our records, stating when such cancellation shall be effective in the event of your non-cooperation. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or If you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.

Short rate table for Annual Policy–

Cancellation	ANNUALLY
Up to 1 month	25 % OF annual Premium
Up to 3 months	37.5 % OF annual Premium
Up to 4 months	50 % OF annual Premium
Up to 6 months	62.5 % OF annual Premium
Up to 8 months	87.5 % OF annual Premium
Above 8 months	100 % OF annual Premium
These are retention scale.	

Requirement

Completed proposal form.

Prohibition of Rebates - 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 published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

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

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited

Tata AIG General Insurance Company Ltd.

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

Visit us at www.tataaig.com

Toll Free Number: 1800 266 7780 or 1800 22 9966 (Senior Citizen)