

Accidents come  
in all sizes.

**SO SHOULD  
PROTECTION.**

Presenting, **Accident Guard Plus**



[tataaig.com](https://www.tataaig.com)

 think ahead



# Accident Guard Plus

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

## Key Features



### Loan Shield

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



### Coma Benefit

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



### Air Ambulance

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



### Cost of Crutches/Wheel chair

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



### Cost of Artificial Limbs

Covers the cost of artificial limbs necessitated due the disability caused by the Permanent Total Disability or Permanent Partial Disability up to 10% of the accidental death benefit Sum Insured or ₹1 lakh or actuals whichever is lesser.



### Child Tuition Benefit

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

## Eligibility



### Age

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



### Policy is for

Individual and Family  
(spouse and Economically  
dependent children)



### Renewal

Life Long Renewal



### Policy Tenure

1/2/3 years



### Escalation Benefit

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

## Discounts on premium

### Family Discount



2 members

10%



3 members

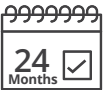
15%



4 or more  
members

20%

### Long Term Discount



2 years

5%



3 years

10%

## Sum Insured



Minimum

5 Lakhs

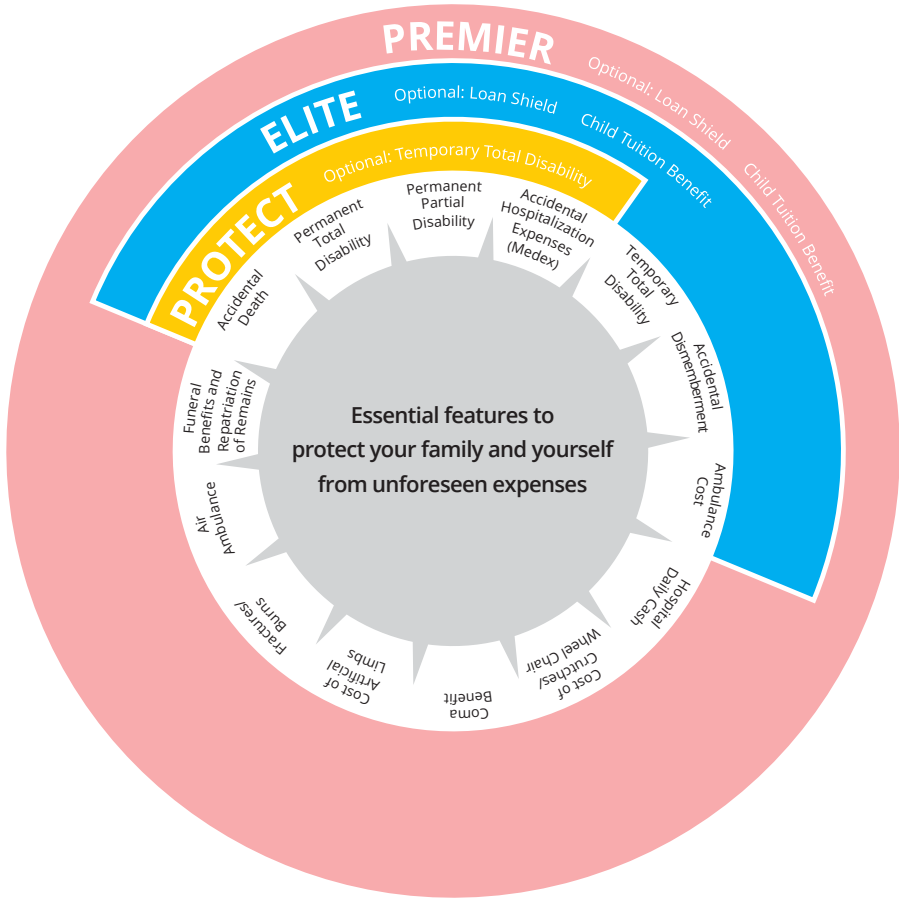


Maximum

5 Cr



# 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.

You can get in touch with us as below:

24x7 Help Line 1800 266 7780 (Toll Free) or 1800 22 9966 (For Senior Citizens)	Claim Registraton SMS'CLAIMS' to 5616181 E-mail: general.claims@tataaig.com	Write to us: A-501, 5th Floor, Building no 4, Infinity Park, Dindoshi, Malad (E), Mumbai - 400 097
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**Disclaimer:** Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please read the policy wordings before concluding a sale.

Call us **24x7** on: **1800 266 7780** or  
**1800 22 9966** (For Senior Citizens)

**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 or 1800 229966 (For Senior Citizens)

Fax: 022 6693 8170 Email: customersupport@tataaig.com

Website: www.tataaig.com IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425

Accident Guard Plus UIN: TATPAIP21187V022021