

PRODUCT FEATURES DOCUMENT

Maharaksha Personal Injury Plan

A comprehensive Personal Accident insurance policy from Tata AIG General Insurance Company Ltd

- This document has been prepared to assist you in understanding the above mentioned insurance product.
- It should be read concurrently with the policy wordings.
- We recommend that you keep this document for future reference.
- This is only a summary of the key features of the product and should not be construed as an advertisement.

General Information

What is Maharaksha Personal Injury Plan?

Maharaksha Personal Injury Plan is a unique plan, which provides coverage for accidental injuries such as fractures and burns resulting due to an accident. It provides Cash Benefit if an Insured person should die or be seriously injured as a result of an accident. It also offers a daily benefit in the event of the policy holder's hospitalization due to accident. This plan gives you the benefit of covering you and your family (spouse and/or parents) as well under the same policy.

It is an annually renewable plan.

KEY BENEFITS

1. Cash benefits for Accidental Injuries

This plan covers major/ minor injuries such as fractures, burns, dislocations or internal injuries arising due to an accident. This benefit, as per the plan opted and specified in schedule, is payable with no conditions as to how the money should be spent. You could use it to pay for special care such as a nurse or even buy a wheelchair.

2. Cash benefits for Loss of activity of daily living

You can get cash benefits in case of serious injury that prevents you from carrying out any three of the following activities - eating, toileting, dressing, continence or mobility. You can use the money the way you want - to pay for a variety of professional 'at-home' care. This could include home health aides, physiotherapists and even round-the-clock nursing assistance.

3. Cash benefits during hospitalization

If hospitalization is required as a result of an accident, you will receive a cash benefit per day, right up to 365 days. This benefit will be paid, regardless of the expenses incurred.

4. Cash benefits for Accidental Loss of Life

In the unfortunate event of death due to an Accident, the benefits from Maharaksha Personal Injury Plan will take care of your loved ones.

24-hour worldwide coverage

This policy will cover you 24 hours a day, 365 days a year, anywhere in the world.

Benefit & Coverages

COVERAGE (Rs.)	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 6
	Up to 5.5 LACS	Up To11 LACS	Up to 14 LACS	Up to 17 LACS	Up to 26 LACS	Up to 34 LACS
1. Cash benefit for Everyday Injury	50000	100000	120000	150000	225000	300000
2. Cash benefit during Hospitalization	500*365 days	1000*365 days	1200*365 days	1500*365 days	2250*365 days	3000*365 days
3. Cash benefits for Loss of activity of daily living	150000	300000	400000	500000	750000	1000000
4. Accident Private Transport	75000	150000	200000	250000	375000	500000
5. Accident Common Carrier	150000	300000	400000	500000	750000	1000000

* Benefit varies as a percent of the amount specified based on nature and extent of fracture

Eligibility

- 18-75 years at entry
- All the benefits are reduced by 50% between the age of 71 and 75 years
- Can be taken for self and/or spouse and/or parents

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Cancellations

The cancellation rates applicable would be as per as per the TATA AIG Cancellation guidelines.

Cancellation date	Refund amount
Up to 14 days	Full premium less Rs 99
Upto 1 month	75% of annual premium
Upto 3 months	62.5% of annual premium
Upto 4 months	50% of annual premium
Upto 6 months	37.5% of annual premium
Upto 8 months	12.5% of annual premium
After 8 months	No refund

**Cancellation date is from the date of despatch of the policy document*

Premium

Premium Table						
COVERAGE	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 6
	5.5 LACS	11 LACS	14 LACS	17 LACS	26 LACS	34 LACS
PLAN 1 (1 PERSON)	1223	2446	2873	3591	5181	6909
PLAN 2 (2 PERSON)	2076	4152	4884	6105	8988	11984
PLAN 3 (3 PERSON)	3053	6105	7173	8967	13218	17624
PLAN 4 (4 PERSON)	3911	7822	9184	11481	16919	22559

Exclusions

* Any Pre-existing Condition * Acquired Immune Deficiency Syndrome (AIDS) * Human Immune deficiency Virus (HIV) infection * Suicide * Serving in any branch of the Military or Armed Forces of any country, whether in peace or War, * participation in an actual or attempted felony, riot, crime, misdemeanour, operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; War, civil war, invasion, insurrection, Act of Terrorism;,* Under the influence of drugs or alcohol and more.

* Is caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date.

*Congenital anomalies and conditions arising out of or resulting there from; or Confinement in a Hospital which is not Medically Necessary.

For more details on Exclusions please refer to the policy wordings.