

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the Key Features Document and the policy document the terms and conditions mentioned in the policy document shall prevail.

Title	Description	Refer To Policy Clause Number
<b>Product Name</b>	<b>Income Guard Policy</b>	
What is Income Guard?	<p>Income Guard is a unique policy which provides coverage for Accidental Death, Accidental Dismemberment, Permanent Total Loss of Use, Temporary Total Disability &amp; Tuition benefit.</p> <p>This is a Retail Product designed for the specific needs of Individuals to protect themselves and / or family from unfortunate events.</p> <p>Policy is for the period of 1 year &amp; the Eligible entry age is from 18 years upto 70 years. Policy is however renewable for life upon payment of premium.</p> <p>No medical examination is required.</p> <p>24 Hour coverage World wide.</p>	
What am I covered for:	<p><b>Accidental Death</b> - We will pay the Principal Sum shown in the Policy Schedule if Injury to You results in loss of life. The loss must occur under the circumstances described in a Hazard within 365 Days from the date of the Accident which caused Injury.</p> <p><b>Accidental Dismemberment</b> - covers for the bodily injury resulting in dismemberment of any body part or loss of sight or hearing, occurring with 365 days from the date of accident which caused injury.</p> <p><b>Permanent Total Loss Of Use</b> - covers for the bodily injury resulting in loss of any body part, occurring with 365 days from the date of accident which caused injury.</p> <p><b>Tuition Benefit</b>- 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.</p> <p><b>Home Alteration And Vehicle Modification Benefit</b> – If an Insured Person:</p> <ol style="list-style-type: none"> <li>1. suffers one of the following Injuries listed under the Accidental Dismemberment and Paralysis Coverage Section of the Policy for which the loss is payable while this Policy is in effect; and,</li> <li>2. did not; prior to the date of the Accident causing such loss(es), require the use of a wheelchair to be ambulatory; and</li> <li>3. as a direct result of such loss(es) is now required to use a wheelchair to be ambulatory;</li> </ol> <p>The Company will pay Covered Home Alteration and Vehicle Modification Expenses that are incurred within one year after the date of the Accident causing such loss(es), up to the maximum amount stated in the Policy Schedule for all such losses caused by the same Accident.</p> <p><b>Repatriation Benefit</b> - In the event accidental Loss of Life is sustained by an Insured Person, within 365 days of the date of the Accident, not less than 150 kilometers from the Insured Person normal place of residence and indemnity for such Loss becomes payable in accordance with the terms of this Policy, 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 (Rupees Five thousand only).</p> <p><b>Family Transportation Benefit</b> - When, following an Injury which results in a Loss payable under the section entitled "Accidental Death and Dismemberment Indemnity" of this policy, an Insured Person is confined in a hospital, outside 150 kilometers from his residence, within 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. 25000/- ( Rupees twenty thousand only).</p>	Part V - Coverage
What are the major exclusions in the policy:	<p>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:</p> <ol style="list-style-type: none"> <li>1. suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune</li> </ol>	Part II General Exclusion

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	<p>Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; or</p> <ol style="list-style-type: none"> <li>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</li> <li>3. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or</li> <li>4. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or</li> <li>5. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or</li> <li>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</li> <li>7. any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</li> <li>8. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.  If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.</li> <li>9. the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism, or</li> <li>10. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or</li> <li>11. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or</li> <li>12. congenital anomalies or any complications or conditions arising therefrom; or</li> <li>13. 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</li> <li>14. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or</li> <li>15. for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; or</li> <li>16. Any Pre-existing condition.</li> </ol>	
Waiting Period	No waiting Period	
Payout Basis	<ul style="list-style-type: none"> <li>• <b>Coverage – Accidental Death, Accidental Dismemberment, Permanent Total Loss of Use &amp; Tuition Benefit</b> under this Policy are payable on Benefit basis.</li> <li>• <b>Coverage – Home Alteration &amp; vehicle medication benefit, Repatriation benefit &amp; Family transportation benefit</b> under this Policy is payable on Reimbursement basis up to specified limit</li> </ul>	

Title	Description	Refer To Policy Clause Number
Renewal Conditions	<ul style="list-style-type: none"> <li>• Policy is ordinarily renewable for life, subject to application for renewal and the renewal premium in full has been received by the due dates and realization of premium.</li> <li>• The renewal premium for this policy will not change unless We have revised the premium and obtained due approval from IRDA. Your premium will also change if you change the plan or change the sum insured.</li> <li>• 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.</li> <li>• We will not apply any additional loading on your policy premium at renewal based on your claims experience.</li> </ul>	Part IV Uniform Provisions 3, Renewal Conditions
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.	Part IV Uniform Provisions 24
Cancellation	<p>This policy would be cancelled on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person, upon giving 15 days notice.</p> <p>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.</p>	Part IV Uniform Provisions 4, Expiration Date.
Premium Payment	<p>Premium shall be based on the Sum Insured.</p> <p>Payment to be made by Cheque or Debit Card or Credit Card or Demand Draft.</p>	
How to Claim	<p><u>Call these local helpline numbers in your respective cities from any other line:</u>  Mumbai - 66939500, Delhi – 66603500, Bangalore – 66500001,  Pune – 66014156, Chennai – 66841050, Hyderabad – 66629882,  Ahmedabad - 66610201  Email: <a href="mailto:general.claims@tata-aig.com">general.claims@tata-aig.com</a> Website: <a href="http://www.tataaiginsurance.in">www.tataaiginsurance.in</a>  Toll Free No = 1800 119966/1800 266 7780 from BSNL/MTNL Landline or  1800 22 9966 (only for senior citizen policy holders)  SMS “CLAIMS” to 5616181  <u>Write to:</u>  Tata AIG General Insurance company Ltd.  A-501, 5th Floor, Building No. 4, Infinity Park,  Gen. A. K. Vaidya Marg, Dindoshi, Malad (E),  Mumbai, India - 400 097.</p>	

