

## KEY FEATURE DOCUMENT

### PERSONAL EXTENDED PROTECTION POLICY - TATA AIG GENERAL INSURANCE COMPANY LIMITED

This document is a summary of the benefits offered. Please refer to the actual policy for complete terms, conditions, and exclusions

#### About the Coverages

#### Policy Definitions

You and Your means:

1. The "named insured" shown in the Declaration page; and
2. The legally married spouse or dependent children under age 21 (twenty-one), living with you in your home.

We, Us, and Our means the Tata AIG General Insurance Company Ltd.

Relative means your legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew, and first cousin.

Policy period means the period of time you are covered by this insurance from the effective date to the expiration date.

Money means currency, coins and bank notes in current use and having a face value.

Payment card means an ATM card, credit card, charge card, prepaid card or debit card issued by a qualified financial institution for personal use only.

ATM means automatic teller machine.

Lost or Stolen means having been inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.

Cheque(s) means any bank draft drawn against deposited funds to pay a specific sum to a specified payee on demand other than drafts with a stamped signature.

Residence means the place that is shown as the "insured mailing address" on the Policy Schedule.

Business means:

1. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
2. Any other activity engaged in for money or other compensation.

Minimum Premium means the amount of Rs.50.

Short Period Rates means

Period	% of annual premium
Not exceeding 1 month	1/4 <sup>th</sup> of annual rate
Exceeding 1 month but not exceeding 3 month	1/2 of the annual rate
Exceeding 3 month but not exceeding 6 month	3/4 <sup>th</sup> of annual rate
Exceeding 6 month	Full annual rate

*Coverage Definitions for Personal Identity Protection:* Following definitions are applicable for Identity theft, Fraudulent Charge, ATM assault and robbery & Lost wallet coverages only

1. Identity Theft means the unauthorized and/or illegal use of your personal information such as your name to open credit accounts and/or bank accounts that you did not authorize.

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2. Credit Accounts means any credit arrangements from a qualified financial institution for personal use, such as credit card account, car/home loan account.
3. Suit means a civil proceeding seeking monetary damages as a result of identity theft, or a criminal proceeding in which you are charged with illegal acts committed by someone else while engaged in the theft of your identity
4. Robbery means the unlawful taking of money or other property from your care and custody by one who has caused or threatened you with bodily harm and has committed an illegal or violent act.
5. Bodily injury means bodily harm, sickness or disease, including required care, loss of services and death that result.
6. Replacement cost means the amount it would cost to replace an item of similar specifications at current prices.
7. Personal Papers means identification documents issued by your country, state including but not limited to your driver's license and passport.
8. Transportation tickets means the tickets purchased for bus, subway or other type of public or private transportation.
9. Unauthorised charges means those charges which are incurred on the payment card after the physical loss of the payment card and without the knowledge or consent of the payment card holder as per provisions, terms and conditions of payment card issuer."

*Coverage Definitions for personal traveling protection:* Following definitions are applicable for Personal trip liability coverage, Personal trip effects coverage and Home Protection while you are away coverages only.

1. Personal Trip means any travel with a distance that is greater than 50 miles or 80 kilometers for non business activities, such as personal vacations, visiting friends or relative(s).
2. Passenger fare(s) means the fare you paid to travel by a common carrier, and only includes a taxi for hire, bus, train, airplane, or ship.
3. Travel time means the time period from when you leave your place of residence to commence the personal trip to the time of return to your place of residence on completion of your personal trip. In respect of a one-way personal trip only, it will end at the time the common carrier you took arrives at its destination.
4. Bodily injury means bodily harm, sickness or disease, including required care, loss of services and death that results.
5. Property damage means physical damage to, destruction of, or loss of use of tangible property.
6. Luggage means your suitcases, hand-luggage and their contents, provided they contain clothing and personal effects you take on your personal trip, or clothing and personal effects you acquire during your personal trip.
7. Personal Papers means identification documents issued by your country, state or province

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including but not limited to your driver's license and passport.

8. Burglary means the taking of your property by a person or persons who illegally entered the premises using force or violence of which there shall be visible signs of entry.
9. Replacement cost means the amount it would cost to replace an item of similar specifications at current prices.
10. Theft means an act of directly or indirectly and illegally permanently depriving you and/or your family of the possession of the contents by any person by violent or forceful means or otherwise.
11. Personal effects means clothes and other articles of personal nature likely to be worn, used or carried but excluding money, jewellery and valuables..

*Coverage Definitions for personal credit card protection:* Following definitions are applicable for Price protection, purchase protection and key replacement coverages only

1. A Printed Advertisement is an advertisement appearing in a newspaper, magazine, store circular, or catalog which states the authorized dealer or store name, item (including model number), and lower price as well as the applicable dates.
2. Break-in means to enter someone's property illegally by actual force or violence of which there shall be visible marks made at the place of such entry by electricity or chemicals as well as by tools or explosives, usually with the intent to steal or commit a violent act.
3. Vehicle means your car, truck, jeep, motorcycle, recreational vehicle, or camper.
4. Personal Trip means any travel with a distance that is greater than 50 miles or 80 kilometers for non business use only, such as personal vacations, visiting friends or relatives.

#### Identity Theft

We will cover expenses resulting from your efforts to resolve the identity theft. The covered expenses include reasonable legal expenses, lost wages, expenses that you are obligated to pay for unauthorized credit account usage and miscellaneous expenses incurred as a result of identity theft.

#### ***Coverage Conditions:***

1. The fraudulent account must have been opened in your name without your authorization.
2. Any false charge or withdrawal from the unauthorized opened account must be verified by your financial institution.
3. Coverage for false charges is limited to the amount you are held liable for by the financial institution.
4. We will be permitted to inspect your financial records.
5. You will cooperate with us and help us to enforce any legal rights you or we may have in relation to your identity theft; this may include your attendance at depositions, hearings and trials, and giving evidence as necessary to resolve your identity theft.
6. You will only have to pay one deductible per identity theft occurrence during the policy period.

*Deductible:* Rs. 3000/-

*Per Occurrence Limit* is 50% of SI

#### ***We will not pay for:***

Monetary losses other than the out-of-pocket expenses;

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Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death;

Requesting credit reports before the discovery of your identity theft;

Taking time from self-employment or workdays that will be paid by your employer

**Fraudulent Charges**  
Any unauthorized charges that you are responsible for on your lost or stolen payment cards within the specified time. It can be availed for maximum up to 30 days prior to first reporting of loss of payment card to payment card issuer, 7 days post reporting to concerned payment card issuer.

**Coverage Conditions:**

1. We will only pay for unauthorized charges for which you are responsible under the terms and conditions of your payment card
2. You must report the loss or theft of your payment card to the issuer(s) within 3 hours after discovering your lost or stolen payment card
3. You must comply with all terms and conditions by which your payment card is issued

Deductible: Nil

Per Occurrence Limit is 50% of SI

**We will not pay for:**

Charges made on your lost or stolen payment card beyond the time specified from your first reporting the event to your payment card issuer(s) and specified days post reporting of the event to your payment card issuer

Charges made on your lost or stolen payment card after you first reported the event to your payment card issuer(s)

Charges made on your payment card if your payment card has not been lost or stolen;

Cash advances made with your lost or stolen payment card;

Charges incurred by a resident of your household, or by a person entrusted with your payment card.

**Duties After an Accident or Loss**

In the event of a covered loss:

You shall call us at 1800119966 or provide written intimation to make a claim and obtain the proper forms and instructions within 24 hours from discovering an unauthorized charge was made on your lost or stolen payment card

You shall complete and return any documents including but not limited to claim forms, police reports, demands, notices, and any other documents we may ask you to provide;

The claims form and accompanying documents must be returned to us within 3 days of making the original claim.

**ATM Assault and Robbery**

We will pay you for the money withdrawn from an ATM if you become the victim of a robbery shortly after an ATM withdrawal, as well as emergency first aid expense if you are injured during the robbery.

**Coverage Conditions:**

You must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless you are legally incapable of doing so.

Deductible: Nil

Per Occurrence Limit is 25%

**We will not pay for:**

Damages and/or liabilities to any third parties;

Damages or losses to anything other than the money you withdrew from your account;

Damages and/or liabilities that happened before or after the covered robbery period;

Charges for emergency first aid to anyone other than you.

**Duties After**

In the event of a covered loss:

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<b>an Accident or Loss</b>	<p>You shall contact us at 1800119966 or provide written intimation within 24 hours from the robbery to obtain a claim form and instructions;</p> <p>You shall complete, sign and return the form with the appropriate documents which include but are not limited to medical bills, police reports, and any other documents we may ask you to provide;</p> <p>The claims form and accompanying documents must be returned to us within 3 days of making the original claim.</p> <p>File a police report within 24 hours of happening of the incident.</p>
<b>Lost Wallet</b>	<p>We will pay you for the replacement cost of a lost or stolen wallet up to Rs.1000 and the personal papers and the payment cards that were in the wallet. Application fees for applying for the new payment cards are also covered. Money/cheques up to Rs.500 are also covered.</p> <p><b>Coverage Condition:</b> You must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless you are legally incapable of doing so.</p> <p>Deductible: Nil</p> <p>Per Occurrence Limit is 25%</p> <p><b>We will not pay for:</b></p> <p>Transportation tickets, or other similar items that were in the lost or stolen wallet other than your personal papers and payment cards;</p> <p>Losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;</p> <p>Accidental damage to your wallet and items inside;</p> <p>Any fraudulent/unauthorized charges on the lost or stolen payment cards;</p> <p>Any identity theft related costs that are caused by lost or stolen personal papers or payment cards</p>
<b>Duties After An Accident or Loss</b>	<p>In the event of a covered loss:</p> <p>You shall contact us at 1800119966 or provide written intimation within 24 hours from the discovery of the incident to obtain a claim form and instructions;</p> <p>You must file a police report within 6 hours from the discovery of the incident;</p> <p>You shall complete, sign and return the form with the appropriate documents which include but are not limited to receipts, police reports, and any other documents we may ask you to provide;</p> <p>The claims form and accompanying documents must be returned to us within 3 days of making the original claim.</p>
<b>Personal Trip Liability</b>	<p>We will pay you your legal liability regarding accidental bodily injury and property damage to third parties during a personal trip</p> <p>Deductible: Nil</p> <p>Per Occurrence Limit is 50%</p> <p><b>Coverage Condition:</b></p> <p>For a covered personal trip, the coverage commences when you leave your place of residence to commence the personal trip and will terminate with whichever of the following occurs first: the time of return to your place of residence upon completion of your personal trip or the expiry of the policy. In any event coverage will not commence more than 24 hours prior to the booked departure time and will cease 24 hours after your actual return time.</p> <p><b>We will not pay for:</b></p> <p>Travel time that is longer than 2 weeks;</p> <p>Operating or due to ownership of any motorcars or motor-driven machines, sailing or motor boats, and/or aircraft;</p> <p>Communicable disease</p> <p>Alcohol, illegal drugs or narcotics, and medicines not prescribed by a doctor</p>

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Competitive/dangerous sports including but not limited to mountaineering, boxing, polo, parachuting, gliding, and/or underwater diving using personal breathing apparatus;

Contractual liability;

Insured person and/or relatives;

Participation in demonstrations, strikes, riots, illegal acts or acts of terrorism.

Business pursuits, professional services performed during personal trip travel time.

Criminal, willful, intentional, malicious act or omission

#### Duties after accident and Loss

In the event of a covered loss:

You shall call us at 1800119966 or provide written intimation within 7 days from the loss occurrence to make a claim and obtain the proper forms and instructions;

You shall complete and return any necessary documents including but not limited to claim forms, police reports, demands, notices and any other documents we may ask you to provide;

The claims form and accompanying documents must be returned to us within 3 days of making the original claim.

#### Personal Trip Effects

We will pay you for loss, theft or accidental damage to your personal effects, luggage personal papers, and money stolen and reasonable additional travel and accommodation cost incurred necessarily to obtain lost/stolen pass port while abroad.

##### **Coverage Conditions:**

1. For a covered personal trip, the coverage commences when you leave your place of residence to commence the personal trip and will terminate with whichever of the following occurs first: the time of return to your place of residence on completion of your personal trip or the expiry of the policy. In any event coverage will not commence more than 24 hours prior to the booked departure time and will cease 24 hours after your actual return time.

In respect of one way personal trip only, the coverage will terminate with whichever of the following occurs first: the time a covered common carrier arrives at its destination or the expiry of the policy.

2. The luggage, money, and personal papers left in an unattended motor vehicle (fitted with an alarm) will be covered as long as the items are in the car trunk at the time of theft.

3. In no event will we pay more than the replacement cost of the covered item.

Deductible: Nil

Per Occurrence Limit is 25%

##### **We will not pay for:**

Travel time that is longer than 2 weeks;

Commercial and administrative documents, transportation tickets, transport vouchers;

Prams, buggies, wheelchairs, pedal cycles, motor vehicles, or diving equipment and craft, surfboards or related equipment or fittings of any kind;

Stamps, spectacles and contact lenses, sunglasses, antiques, furs, tape recorders, cassettes and players, radios, compact discs and players or other personal listening and recording devices, computer and telecommunication equipment of any kind, cellular telephones;

Firearms, jewelry, precious stones and articles made of or containing gold

Breakage of sports equipment whilst in use;

Household goods or anything shipped as freight;

Dentures or bridgework, artificial limbs or hearing aids of any kind;

Items carried on a bus roof rack;

Items that are left unattended in a place to which the general public has access;

Money and/or cheque(s) left in checked-in luggage;

Normal wear and tear, decay and manufacturing defects;

Vermin, insects, termites, mold, wet or dry rot, bacteria or rust;

Cleaning, repairs or restoration;

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Mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;

Leakage of powder or liquid carried within personal effects or luggage;

Nuclear, biological or chemical event.

Duties After An Accident or Loss

In the event of a covered loss:

You shall call us at 1800119966 or provide written intimation within 7 days of discovering the loss to report the claim and obtain the proper forms and instructions;

For theft claims, you need to report the incident to an appropriate police authority within 6 hours of discovery;

For loss or damage claims, you need to report the incident to an appropriate authority within 6 hours of discovery and obtain an official report (and specifically for claims arising against or on common carriers and in hotels);

You shall complete and return any necessary documents including but not limited to claim forms, police reports, demands, notices, and any other documents we may ask you to provide;

The claims form and accompanying documents must be returned to us within 3 days of making the original claim.

Home Protection while You Are Away

We will pay you for the loss of your household goods(furniture, clothes, electrical and audio equipments and your money and cheque(s)) left in the residence due to burglary while you were on a personal trip

***Coverage Conditions:***

1. For a covered personal trip, the coverage commences when you leave your place of residence to commence the personal trip and will terminate with whichever of the following occurs first: the time of return to your place of residence on completion of your personal trip or the expiry of the policy. In any event coverage will not commence more than 24 hours prior to the booked departure time and will cease 24 hours after your actual return time.

2. Electrical and audio equipment includes TVs, CD/DVD players, stereo sets, computers, and refrigerators.

3. You must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless you are legally incapable of doing so.

4. In no event will we pay more than the replacement cost of the covered item.

Deductible: Nil

Per Occurrence Limit: 50% on SI

***We will not pay for:***

Travel time longer than 2 weeks;

Personal effects you have carried with you

Items that are not listed under the "What We Cover" section;

Damage or loss other than burglary, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;

Nuclear, biological or chemical event

Duties After An Accident or Loss

In the event of a covered loss:

You shall call us at 1800119966 or provide written intimation within 6 hours of discovering the loss to report the claim and obtain the proper forms and instructions;

You shall call the police within 6 hours of discovering the loss to report the incident and obtain the police report;

You shall complete and return any necessary documents including but not limited to claim forms, police reports, demands, notices, and any other documents we may ask you to provide;

The claims form and accompanying documents must be returned to us within 3 days of making the original claim.

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<b>Price Protection</b>	We will pay you for the price difference between the price you paid entirely with your payment card or cash/cheque for an item and a lower printed advertised price for the same item (same brand, make, model name and/or number).
	<b>Coverage Condition:</b> <ol style="list-style-type: none"> <li>1. The lower price must be on a printed advertisement.</li> <li>2. The printed advertisement must be published within 30 days of your purchase.</li> <li>3. You must contact us about the claim within 7 days of printed advertisement.</li> <li>4. Claim payment on any claim will not include merchant's credit, discount and/or manufacturer's rebates, and shipping and handling fees.</li> <li>5. In no event will we pay more than the actual amount charged for the item.</li> </ol>
	Deductible: Nil
	Per Occurrence Limit: 25%
	<b>We will not pay for:</b>
	Any item with an original purchase price less than Rs.2500;
	Cash, travelers' cheque(s), transportation tickets, show tickets, securities and other negotiable instruments, bullion, stamps, lottery tickets or tickets to events, admission or entertainment;
	Art, antiques, firearms, and collectable items;
	Furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
	Any perishable item including food, beverages, tobacco and fuel;
	Pharmaceutical and other medical products, optical products and medical equipment;
	Customized/personalized, unique and one-of-a-kind items;
	Any items acquired illegally;
	Living animals and plants;
	Motor vehicles including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
	Land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements);
	Any services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind);
	Internet purchases or advertisements;
	Products purchased by a person not resident in India;
	Shipping and/or transportation costs or price differences due to shipping, handling costs and sales tax;
The price difference from an advertisement outside of India or in a Duty Free zone;	
Used, antique, recycled, previously owned, rebuilt, or remanufactured items whether or not you knew the item was used, antique, recycled, previously owned, rebuilt or remanufactured.	
Items advertised in or as result of "limited quantity," "going out-of-business sales," "cash only" or "close out" advertisements, items shown on price lists or price quotes, cost savings as a result of package offer, manufacturer's coupons, employees discount, or free items, or where the advertised price includes bonus or free offers, special financing, installation or rebate, or one-of-a-kind or other limited offers;	
Any price difference found with an item sold as a special deal available only to the members of specific organizations or anywhere not open to the public, such as clubs and associations, other than those available with payment card;	
Items purchased for resale, professional, or commercial use;	
Items advertised with rebate, redeemable manufacturer's coupon, or any refund of any sort, in which case purchase price will be determined by taking into account any such rebate or refund	
<b>Duties After Accident and Loss</b>	In the event of a covered loss:
	You shall contact us at 1800119966 or provide written intimation within 24 hrs. of discovery of loss to obtain a claim form and instructions;

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	<p>You shall complete, sign and return the claim form with following documents and any other documents we may ask you to provide:</p> <ol style="list-style-type: none"> <li>a. An original receipt</li> <li>b. The printed advertisement proving the difference in price between your item and the same, lower priced item;</li> </ol> <p>The claims form and accompanying documents must be returned to us within 3 days from making original claim.</p>
<b>Purchase Protection</b>	<p>We will pay you for the Items that you purchase entirely with your payment card or cash/cheque from loss due to burglary, theft or accidental damage within 90 days of the purchase.</p> <p><b>Coverage Condition:</b></p> <ol style="list-style-type: none"> <li>1. The damage or loss of the items must be within 90 days from the purchase date.</li> <li>2. Items given as gifts are included.</li> <li>3. We will decide whether to have the item repaired or replaced, or to reimburse you (cash or credit) up to the amount charged to you not exceeding the original purchase price.</li> <li>4. If the item is part of a pair or set, you will only receive compensation for the value of the stolen or damaged item unless the articles are unusable individually and/or cannot be replaced individually; the theft or damage of an item that is part of a pair or set will be viewed as one occurrence and the coverage limitation still applies.</li> <li>5. Product rebates, discounts or money received from Price Protection will be deducted from the original cost of the item.</li> <li>6. For theft claims, you must provide an official police report regarding the incident to us within the required time frame.</li> </ol>
	Deductible: Nil
	Per Occurrence Limit is 25%
	<b>We will not pay for:</b>
	Items carried during a personal trip;
	Lost or stolen from a vehicle;
	Motor vehicle including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
	Permanent household and/or business fixtures
	Travelers cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
	Art, antiques, firearms, and collectable items;
	Furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
	Items rented or leased;
	Used, rebuilt, refurbished, or remanufactured items at the time of purchase
	Shipping and handling expenses or installation, assembly related costs;
	Items purchased for resale, professional, or commercial use;
	Vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
	Mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
	Items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);
	Items damaged through alteration (including cutting, sawing, and shaping);
	Items left unattended in a place to which the general public has access;
Losses due to or related to nuclear, biological or chemical event.	
Items lost, damaged or stolen from a place other than the residence mentioned in the policy schedule.	

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<p><b>Duties After An Accident or Loss</b></p>	<p>In the event of a covered loss:</p> <p>You shall contact us at 1800119966 or provide written intimation within 24 hours of your discovery of the theft or damage to obtain a claim form and instruction;          You shall complete, sign and return the claim form with the following documents:</p> <ol style="list-style-type: none"> <li>a. An original receipt</li> <li>b. Other relevant documents we may ask you to provide, including but not limited to police reports and/or the repair estimate (for damage claim only);</li> </ol> <p>The claims form and accompanying documents must be returned to us within 3 days of making the original claim;          For damage claims, you may be required to send in the damaged item(s), at your expense, for further evaluation of your claim.          File a police report within 24 hours of the incident.</p>
<p><b>Key Replacement</b></p>	<p>We will pay for:</p> <p>Key Replacement – We will reimburse you for the cost of replacing your residence and/or your vehicle keys which are lost or stolen. The covered cost is limited to the money you paid to a locksmith to produce a new key.</p> <p>Break-in Protection – We will reimburse you for the cost of replacing your locks and keys if your residence or your vehicle is broken into. The covered costs include the labor cost for replacing the lock.</p> <p>Lock Out Reimbursement – We will reimburse you for the cost of obtaining a locksmith if you are locked out of your residence or your vehicle due to the loss or theft of your keys.</p> <p>Rental Car Reimbursement – We will cover the reasonable cost of a rental car if your vehicle keys are lost or stolen and it will take more than 24 hours to replace them;</p> <p><b>Coverage Conditions:</b>          For break-in protection claims, you must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless you are legally incapable of doing so.</p> <p>Deductible: Nil          Per Occurrence limit is 50%</p> <p><b>We will not pay for:</b>          Costs other than those listed in the "What We Cover" section;          Lost or stolen keys for a residence other than primary residence;          Cost to replace keys to vehicles that you do not own for personal use;</p>
<p><b>Duties After An Accident or Loss</b></p>	<p>In the event of a covered loss:</p> <p>You shall call us at 1800119966 or provide written intimation within 24 hrs. of discovering the loss to make a claim and obtain the proper forms and instructions;          You shall file a police report within 24 hours of discovering a covered incident.          You shall fill out and return any claims forms and accompanying documents including police reports (where necessary), receipts for replacing locks and/or keys, and any other documents we may ask you to provide;          The claims form and accompanying documents must be returned to us within 3 days of making the original claim.</p>
<p><b>Common exclusions</b></p>	<p>Apart from the specific exclusions mentioned above following are the common exclusions applicable to all the coverage.</p>

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1. Loss caused due to illegal Acts
2. Loss caused due to intentional Acts
3. Loss due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not) civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority.
4. Order of any government or public authority or customer's officials.
5. Loss due to ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
6. Losses due to the radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
7. Losses due to nuclear weapons material.
8. Terrorism exclusion warranty.

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes 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.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

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.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

9. Loss that do not occur within the policy period.
10. Loss that results from or related to business pursuits including your work or profession
11. Losses that result from the direct actions of a relative, or actions that a relative knew of or planned.

#### Policy Conditions

1. In case of any dispute or difference between the insured and insurer, both the parties can jointly in writing appoint an arbitrator and further if they cannot agree with single arbitrator a panel of 3 arbitrator can be appointed, out of this 2 would be appointed by each of the parties and these two will appoint the 3rd arbitrator who shall act as presiding arbitrator, arbitration shall be conducted under and in accordance with Arbitration and Conciliation Act, 1996
2. Whenever payment is made by payment card, your payment card account must be valid and in good standing for coverage to apply
3. In the event of more than one insurance policy coverage we will only cover that amount not covered by such other insurance, upto the limits of the specific coverage. If the event is covered by more than one of the policy coverage, we will only pay the amount from the coverage under which you first filed the claim.
4. This policy shall be governed by the law of India
5. The maximum policy period for this policy is one year. This coverage will continue as long as the premium is paid, except if coverage is otherwise cancelled under this policy.
6. If you or anyone acting on your behalf put forward any claim under this policy knowing the

**KEY FEATURE DOCUMENT****PERSONAL EXTENDED PROTECTION POLICY - TATA AIG GENERAL INSURANCE COMPANY LIMITED**

This document is a summary of the benefits offered. Please refer to the actual policy for complete terms, conditions, and exclusions

same to be false or fraudulent, as regards amount or otherwise the policy shall be considered as void.

7. You must use all reasonable means to avoid future loss.

8. Duties after an accident or loss is complied with.

**Cancellation**

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

<b>Cancellation Date</b>	<b>Refund Amount</b>
Upto 1 month	75% of the annual premium
Upto 3 months	50% of the annual premium
Upto 6 months	25% of the annual premium
Exceeding 6 months	No Refund

**Pre-requisite for claim**

Payment card must be valid and in good standing throughout the policy period.

Claim will not be paid if on the date of filing claim, date of occurrence or on the date of claim payment, payment card is in delinquency, collection or cancellation status

Tata AIG is committed to settling your valid claim within 7 working days of completing all formalities.

**At your Doorsteps**

We have a 24/7 help line for addressing customer queries and grievances. The contact details of Our helpline are as under.

Toll Free: 1 800 11 99 66 ( from a BSNL/ MTNL landline)

Tolled No: 022 6693 9500

[Email: customersupport@tata-aig.com](mailto:customersupport@tata-aig.com)

Website : [www.tata-aiggeneral.com](http://www.tata-aiggeneral.com)