

# Stay secured always...



**Tata AIG**  
Accident Guard



**WITH YOU ALWAYS**

Life's journey takes you through many twists and turns. You may not be prepared for it, but you have to face it. Accidents, mishaps can leave a dent on your life both emotionally and financially. Presenting Tata AIG's Accident Guard, a cover that protects you from unforeseen adversities.

**Key Feature and Benefits**

- 24 hrs worldwide coverage.
- Terrorism is included.
- No medical tests required for issuance of policy.
- You get escalating benefit where in your Sum Insured increase by 5% every year upto a period of 5 Years if policy renewed every year.

**This insurance policy covers**

**Accidental Death:** Death due to Road / Rail / Air / Boat accidents; fire, house / building collapse; natural calamities such as earthquakes, floods etc.

**Accidental Dismemberment :** If the injury results in one of the losses as shown below, then a percentage of the Sum Insured is payable :

Loss of	% of Sum Insured
Both hands or both feet .....	100%
Sight of both eyes .....	100%
One hand and one foot .....	100%
Either hand or foot & 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%

**Permanent Total Loss of Use (PTLU):** If the injury results in PTLU meaning complete and irreversible loss of functional, normal or characteristic use of the entire arm or leg.

**Education Allowance:** In case of Accidental Death of the principal insured, 10% of sum insured is reimbursed towards the higher education (+12 grade) of children for 4 consecutive years upto the age of 23 years.

**Accidental Weekly / Temporary Total Disability (TTD):** If the Injury prevents the insured from performing duties pertaining to occupation then the weekly amount of ₹5000 per week is payable upto 52 weeks.

**Modification of House / Vehicle:** If the insured suffers Accidental Dismemberment and paralysis within one year from the date of accident then Home

and Vehicle Modification Expenses incurred upto ₹1,00,000 will be reimbursed.

**Family Transportation:** When as a result of accident, the policy holder is confined to a hospital outside 150 KM of his residence; immediate family member will be reimbursed the actual cost of transportation to reach the insured, upto ₹50,000/-

**Repatriation of Remains:** An amount up to ₹5,000/- will be reimbursed for repatriation of mortal remains.

**Annual Premium (₹)**

Sum Insured	25 Lacs	50 Lacs	1 Crore
Premium (Including Service Tax)	6,315	12,250	24,120

**Illustration**

Benefit Table - Family	Self Cover	Spouse Cover	*Child Cover
Accidental Death	25,00,000	12,50,000	2,50,000
Dismemberment	25,00,000	12,50,000	5,00,000
PTLU	25,00,000	12,50,000	2,50,000
Education Allowance	2,60,000	-	-
Rs. 5000 TTD / Week** upto 52 weeks	1,00,000	1,00,000	1,00,000
House / Vehicle** Modification Allowance	50,000	50,000	50,000
Family Transportation**	5,000	5,000	5,000
Repatriation of Remains**	5,000	5,000	5,000

Amount in (₹)

\* Child Cover:

- 1) The Sum Insured is per child.
- 2) The Sum Insured for accidental dismemberment is double of accidental death.
- 3) Both the above are payable for all children covered under the policy

\*\*All of these are fixed benefits irrespective of the Accidental Death Sum Insured.

**Eligibility**

Individuals aged between 18 to 65 years

**Contact us**

**Toll Free Helpline:** 1800 266 7780

**Email us at:** customersupport@tata-aig.com

**Exclusions:** The main exclusion includes suicide, military service or operations, war, illegal act, bacterial infections, disease, AIDS, dangerous sports, Class III & IV workers (i.e. Skilled or Semi-skilled workers using light/ heavy machinery i.e. filling station attendants, taxi drivers, heavy motor vehicle drivers, industrial workers or unskilled labourers, construction workers, electricians, labourers, etc.). For complete details kindly refer to policy wordings.

**Disclaimer:** Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Tata AIG General Insurance Company Limited. Registered Office: Peninsula Corporate Park, Piralal Tower, 9th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai -400013. Toll Free No.: 1800 266 7780