

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
Product Name	Home Guard Plus Policy	
What is Home Guard Plus Policy?	<p>Home Guard Plus Policy is a unique policy which provides coverage for Critical Illness, Death due to Accident, Permanent Total Disability, Education Benefit , Involuntary Loss of Job & coverage for Home: Standard Fire and Special Perils (material damage)</p> <p>This is a Retail Product designed for the specific needs of Individuals to give security towards loans borrowed from authorized financial institutions. In case of unfortunate event, the covered benefit sum insured shall be used in repayment of the home loan.</p> <p>No medical examination is required.</p>	
Policy Tenure Eligibility of Insured	<p>The policy will be issued for a period 1/2/3 year/s.</p> <p>This policy covers persons in the age group 20 years onwards upto 65 years.</p>	
What am I covered for:	<ol style="list-style-type: none"> 1. CRITICAL ILLNESS BENEFIT <p>This Policy provides a lump sum amount as stated in the Schedule of the Benefits if You are diagnosed to be suffering from or undergoing for the first time of the surgical procedure from any of the below listed Critical Illness/s.</p> <ol style="list-style-type: none"> 1. Cancer of specified severity 2. Kidney Failure Requiring Regular Dialysis 3. Multiple Sclerosis with persisting symptoms 4. Major Organ / Bone Marrow Transplant 5. Open Heart Replacement or Repair of Heart Valves 6. Open Chest CABG 7. Stroke resulting in Permanent Symptoms 8. Permanent Paralysis of Limbs 9. First Heart Attack - of specified severity 2. DEATH DUE TO ACCIDENT <p>We will pay a principle sum as stated in the Schedule of the Benefits if Injury to You results in your loss of life.</p> <p>This Policy covers You World Wide for this specified Coverage.</p> 3. PERMANENT TOTAL DISABILITY <p>We will pay a principle sum as stated in the Schedule of the Benefits if Injury to You results in You suffering with Permanent Total Disability i.e if You are unable to engage in each and every occupation or employment You own for compensation or profit for which You are reasonably qualified by education, training or experience for the rest of your life.</p> <p>This Policy covers You World Wide for this specified Coverage.</p> 4. EDUCATION BEENFIT <p>We will pay principle sum as stated in the Schedule of the Benefits if You suffers either Accidental Death or Permanent Total Disability.</p> <p>We will pay the benefit to Your Eligible Child at the time of such Accidental Death or Permanent Total Disability.</p> <p>In case of cover to more than one child, the benefit will be paid equally to the eligible children.</p> 5. INVOLUNTARY LOSS OF JOB <p>We will pay EMI's falling due in respect of the Loan (Loan account number as stated in Schedule of this Policy) after the commencement of Loss of Job till the reinstatement of employment with the same employer or new employer or expiry of Policy Period, whichever is earlier, subject to a maximum of 3 EMI's.</p> 6. HOME: A. STANDARD FIRE AND SPECIAL PERILS (MATERIAL DAMAGE) <p>Building & Contents (Optional Cover)</p> <p>In case, the Property insured described in the said Schedule or any part of such Property be directly destroyed or damaged by any of the perils specified hereunder during the period of insurance, We will pay You the value of the Property at the time of the happening of its destruction or the amount of such damage or at its option reinstate or replace such property or any part thereof.</p> 	<p>Section 2 Section- A, B, C, D, E & F</p>

	<p>Covered Perils -</p> <ul style="list-style-type: none"> i. Fire ii. Lightning iii. Explosion/Implosion iv. Aircraft Damage v. Riot, Strike, Malicious and Terrorism Damage vi. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation vii. Impact Damage viii. Subsidence and Landslide including Rock slide ix. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes x. Missile Testing operations xi. Leakage from Automatic Sprinkler Installations xii. Bush Fire xiii. Earthquake (Fire & Shock) <p>The above benefits are payable subject to Policy terms and conditions as defined in the Policy Wording.</p> <p>B. BURGLARY & THEFT</p> <p>Optional cover for contents</p> <p>This section provides cover in respect of loss of or damage to Contents from the Insured Premises. The Company's liability is restricted to the extent of 40% of the Sum Insured, caused by actual or attempted Burglary and / or Theft, provided that such Contents are insured under Fire section of the Policy. Loss or damage to building is covered up to 5% of the Sum Insured in respect of Contents caused during actual or attempted Burglary and or Theft, provided that such Building is insured against Fire Section of the Policy. The Company shall not be liable for and no indemnity is available hereunder in respect of loss of or Damage to Valuables, unless specifically stated to the contrary in the attachment to the Schedule.</p>	
<p>What are the major exclusions in the policy:</p>	<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"> 1. Any Pre-existing Condition, any complication arising from it, or 2. Any Critical Illness or covered Disease/Illness/Sickness of which, the signs or symptoms first occurred prior to or within ninety (90) days following the Policy Issue Date or the last Commencement Date, whichever is later, or 3. Any Critical Illness resulting from a physical condition which existed before the Policy Issue Date or the last Commencement Date which was not disclosed, or 4. Intentionally self-inflicted Injury or illness, or sexually transmitted conditions, suicide, or 5. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or 6. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or 7. 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 8. 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 9. for any loss of which a contributing cause was Your actual or attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; 10. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or 11. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or 12. Arising out of or resulting 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. The Policy 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. 13. Congenital External anomalies (known or unknown) or any complications or conditions arising therefrom; or 	<p>Section 3 – Exclusions</p>

	<p>14. 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 Sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which you are trained or untrained; or</p> <p>15. Any loss contributed or aggravated or prolonged by childbirth or from pregnancy. This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician; or</p> <p>16. Any Critical Illness based on a Diagnosis made by the Insured or his/her Immediate Family Member or anyone who is living in the same household as the Insured or by a herbalists, acupuncturist or other non- traditional health care provider; and</p> <p>17. Cosmetic or plastic surgery or any elective surgery or cosmetic procedure that improve physical appearance, surgical and non-surgical treatment of obesity (including morbid obesity) and weight control programs, or treatment of an optional nature;</p> <p>18. Special nursing care, routine health checks or convalescence, Custodial Care, general debility, lethargy, rest cure;</p> <p>19. Any investigation(s) or treatments not directly related to a Covered Illness or Covered Injury or the conditions or diagnosis necessitating hospital admission;</p> <p>Fire and Special Peril:</p> <p>1. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</p> <p>2. Loss, destruction or damage directly or indirectly caused to the property insured by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.</p> <p>3. Loss, destruction or damage caused to the insured property by pollution or contamination</p> <p>4. Loss, destruction or damage to bullion or unset precious stones, curios or works of art for an amount exceeding Rs. 10000/-, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, Cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.</p> <p>5. Loss, destruction or damage to any electrical machine, apparatus, fixture or fitting arising from or occasioned by over- running, excessive pressure, short circuiting, arcing, self- heating, or leakage of electricity, from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.</p> <p>6. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal necessarily incurred by the Insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.</p> <p>7. Loss by Theft during or after occurrence of any insured peril except a provided under Riot, Strike and Malicious Damage cover.</p> <p>8. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to volcanic eruption or other convulsions of nature</p> <p>Burglary & Theft:</p> <p>1. Any loss or damage caused by burglary and/or housebreaking and/or theft where the Insured or any member of the Insured's family is concerned or involved in such burglary and/or housebreaking and/or theft as principal or accessory.</p> <p>2. In respect of loss of or damage to jewellery under this Section unless kept inside locked safe within the Insured Premises.</p> <p>3. Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.</p>	
Waiting Period	<ul style="list-style-type: none"> 90 days from the first inception of the Policy with Us for Critical Illness and Involuntary Loss of Job benefit Section. 	Section 2 Benefits, Section A c, Section 5 Specific Exclusions d
Payout basis	<ul style="list-style-type: none"> All benefits under this Policy are payable on Benefit basis except for the benefits mentioned under Section- HOME: STANDARD FIRE AND SPECIAL PERILS (MATERIAL DAMAGE) and Burglary and Theft. 	
Cost Sharing	Not Applicable	
Renewal Conditions	<ul style="list-style-type: none"> Policy is ordinarily renewable till 65 years, subject to application for renewal and the renewal premium in full has been received by the due dates and realisation of premium. 	Section 4 General terms and clauses Renewal Conditions

	<ul style="list-style-type: none"> • 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. • We will not apply any additional loading on your policy premium at renewal based on your claim experience. • 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 move into a higher age group or change the term or change the sum insured. • You may also renew coverages provided in section 1 to 4 under part E of the policy, once you are not eligible to renew the coverages under this policy, with our other policies providing similar coverages at the premium, terms and conditions applicable to such policies. 	
Renewal Benefits	<ul style="list-style-type: none"> • NA 	
Free Look Period	You have a period of 15 days from the date of receipt of the Policy document to 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.	Section 4
Cancellation	<p>This policy would be cancelled on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person by any Insured Person by giving a 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-operation 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.</p>	Section 4 Cancellation Clause
How to Claim	<p>In case of an event which might give rise to a claim, please contact Our 24/7 Call center at 1-800-119966 from BSNL/MTNL Landline or 022-66939500 or 1800 22 9966 (only for senior citizen policy holders)</p> <p>SMS "CLAIMS" to 5616181 You may email to the customer service desk at customersupport@tata-aig.com / general.claims@tata-aig.com</p> <p>Write to:</p> <p>A&H Claims Department Tata AIG General Insurance Co. Ltd. 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063 Website: www.tataaiginsurance.in</p> <p>NOTICE OF CLAIM/LOSS: It is a condition precedent to Our liability hereunder that written notice of claim must be given by You to Us within 7 days after an actual or potential loss begins or as soon as reasonably possible and in any event not later than 30 Days after an actual or potential loss begins.</p> <p>CLAIM FORMS: We, upon receipt of a notice of claim, will furnish Your representative with such forms as We may require for filing proofs of loss.</p> <p>TIME FOR FILING CLAIM FORMS AND EVIDENCE: Completed claim forms and written evidence of loss must be furnished to Us within thirty (30) Days after the date of such loss. Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if You can satisfy us that it was not reasonably possible for You to give proof within such time. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.</p> <p>TIME OF PAYMENT OF CLAIM: Benefits payable under this Policy will be paid within a reasonable time upon receipt of due written evidence of such loss and any other documentation, information and assistance that We may request You pursuant to Uniform Provision 10 above.</p>	Section 5

Legal Disclaimer Note: The information must be read in conjunction with the product brochure 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.

Tata AIG General Insurance Company Limited

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