

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. NO	TITLE	DESCRIPTION	Policy clause number
1.	Name of the Insurance Product / Policy	Group Criticare 360	
2.	Policy Number	<<XXXXXXXX>>	
3.	Type of Insurance Product / Policy	Benefit	
4.	Sum Insured (Basis)	Individual Sum Insured	

5.	Policy Coverage (What the Policy covers)	<p>The Customer Information Sheet should be read in conjunction with the Certificate of Insurance and Policy wordings. Insurance coverage will be applicable only to the covers and up to the Sum Insured limits as specifically mentioned in the Certificate of Insurance.</p> <p>Benefits: As opted & mentioned in the Policy Schedule</p>	Benefits Covered Under the Policy
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6.	Exclusions	<p>We will neither be liable nor make any payment for any claim in respect of any Insured Person which is caused by, arising from or in any way attributable to any of the following exclusions:</p> <p>a. Any Pre-Existing Disease, condition, ailment or Injury or related condition(s) for which there were signs or symptoms, and /or were diagnosed, and /or for which medical advice / treatment was received by the Insured Person and such condition/ailment or Injury has a bearing on the manifestation of the Critical Illness (insured event).</p> <p>b. In case of Personal Accident , an Event which occurs whilst the Insured Person is operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines or is engaging in aviation or ballooning</p> <p>c. Any Critical Illness or covered Disease/Illness /Sickness of which, the signs or symptoms first occurred within number of days as detailed in the Policy Schedule / Certificate of Insurance under waiting Period following the Cover Period start date</p> <p>d. Any claim of the Insured Person arising from: a. suicide or attempted suicide; b. wilful self-inflicted Illness or Injury except Injury in selfdefence or to save life.</p>	Section IV – ii. Specific Exclusions
7.	Waiting Period	Waiting period and survival period wherever mentioned in the Policy Schedule/Certificate of Insurance shall prevail unless specifically mentioned otherwise in the Policy Schedule / Certificate of Insurance	

8.	<p>Financial Limits of Coverage Deductible (It is a specified amount: Up to which an Insurance Company will not pay any claim, and Which will be deducted from total claim amount (if claim amount is more than the specified amount)</p> <p>Sub limit (it is a pre-defined limit and the Insurance Company will not pay any amount in excess of this limit</p>	Please refer to point no. 4	Financial limits as Covered Under The Policy
9.	Claims/ Claim Procedure	<p>INTIMATION & ASSISTANCE:</p> <ul style="list-style-type: none"> You can notify a claim by sending an SMS CLAIMS to 5616181 or by calling our 24x7 toll free helpline 1800-266-7780. Please use the Claim Intimation Form for intimation of a claim You can even write to us at general.claims@tataaig.com and scan documents may be submitted at paclaim.support@tataaig.com to initiate claim processing <p>DOCUMENT SUBMISSION:</p> <ul style="list-style-type: none"> Please submit all documents to the Corporate Office at the address given below: 	Section VI – Claims Procedure and Claims payment

		<p>Accident & Health Claims Department Tata AIG General Insurance Co. Ltd. th th 7 and 8 Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063.</p> <p>Please send a duly signed claim form and all the information / documents mentioned below to TATA AIG within 15 days</p>	
10.	Policy Servicing	Toll Free: <1800 266 7780> or <1800 22 9966> (only for Senior Citizen policyholders)	Other Terms and Conditions
11.	Grievance /Complaints	<p>In case of any grievance the Insured Person may contact through</p> <ul style="list-style-type: none"> • Website: www.tataaig.com • Call us 24X 7 toll free helpline 1800 266 7780 or 1800 22 9966 (Senior Citizen) Email us at customersupport@tataaig.com • Write to us at: Customer Support, Tata AIG General Insurance Company Limited 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063 <p>Visit the Servicing Branch mentioned in the policy document</p> <p>The insured person may also approach the grievance cell at any of the Company's branches with details of grievance.</p> <p>If Insured person is not satisfied with the redressal of grievance through one of the above methods, Insured person may contact the grievance officer at manager.customersupport@tataaig.com. For updated details of grievance officer, kindly refer the link (https://www.tataaig.com/grievance-redressalpolicy).</p> <p>If Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per.</p>	Section VII – Redressal of Grievance

12.	Things to Remember	<ol style="list-style-type: none"> 1. Review period 2. Expiration and Cancellation Clause 3. Time of Payment of Claim 	Section V – General Terms and Clauses
13.	Your obligations	<ol style="list-style-type: none"> 1. Disclosure of Information: The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of mis-representation, misdescription or non-disclosure of any material fact by the Policyholder. 	Section V – General Terms and Clauses