

**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

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

<b>Sl. NO</b>	<b>TITLE</b>	<b>DESCRIPTION</b>	<b>Policy clause number</b>
1.	<b>Name of the Insurance Product / Policy</b>	Tata AIG Personal Accident and Loss of Job	
2.	<b>Policy Number</b>	<<Policy Number/Certificate of Insurance Number>>	
3.	<b>Type of Insurance Product / Policy</b>	Benefit	
4.	<b>Sum Insured (Basis)</b>	Individual Sum Insured	

5.	<b>Policy Coverage (What the Policy covers?)</b>	<p>The Customer Information Sheet should be read in conjunction with the Certificate of Insurance and 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><b>Base Covers:</b> As opted &amp; mentioned in the Policy Schedule</p> <p><b>Inclusion of Covers Endorsements (Additional Covers):</b> As opted &amp; mentioned in the Policy Schedule</p>	<b>Section 2: Benefits</b>
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6.	<b>Exclusions</b>	<p>Specific Exclusions The Company shall not liable to make any payment under this policy in connection with or in respect of:</p> <ol style="list-style-type: none"> <li>1. Self Employed Person;</li> <li>2. Claim arising or resulting from the Insured person committing any breach of law with criminal intent;</li> <li>3. Claim arising due to, or arising out of, or directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints</li> </ol>	
7.	<b>Waiting Period</b>	Please refer to point no. 4	
8.	<p><b>Financial Limits of Coverage</b> 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	

9.	<b>Claims/ Claim Procedure</b>	<p><b>Intimation &amp; Assistance</b></p> <p>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</p> <p>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> <ul style="list-style-type: none"> <li>• Do keep your policy/certificate number and also keep a set of copy of claim documents with you</li> <li>• Please quote your policy/certificate number and Claim Number in all your correspondences</li> <li>• Please provide the following information at the time of intimation of claim <ul style="list-style-type: none"> <li>- Name of Insured person</li> <li>- Date &amp; Time of Loss</li> <li>- Nature of injury /accident</li> <li>- Name of hospital / doctor where treatment taken (if applicable)</li> <li>- E-mail ID &amp; mobile/ telephone no. of insured</li> </ul> </li> <li>• Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening. The Company will examine and relax this time limit mentioned herein depending upon the merits of the case.</li> </ul> <p><b>Claim Notification</b></p> <p>It is a condition precedent to Our liability hereunder that written notice of claim must be given by You to Us within seven (7) days after an actual or potential loss begins or as soon as reasonably possible and in any event no later than (30) Days after an actual or potential loss begins. 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.</p> <p>We 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>	
10.	<b>Policy Servicing</b>	<p>For any claim related assistance, notification of claim and submission of claim related documents, insured person can contact Us through:</p> <ul style="list-style-type: none"> <li>• Website : <a href="http://www.tataaig.com">www.tataaig.com</a></li> <li>• Toll Free No.: 1800 266 7780/ For Senior Citizens: 1800 22 9966</li> <li>• Courier: Accident &amp; Health Claims Department (Tata AIG Personal Accident &amp; Loss of Job policy) Tata AIG General Insurance Co. Ltd. 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</li> </ul>	
11.	<b>Grievance /Complaints</b>	<p>In case of any grievance the insured person may contact the company through</p>	

**Tata AIG Personal Accident and Loss of Job**

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		<p>Website: <a href="http://www.tataaig.com">www.tataaig.com</a> Toll Free: 1800 266 7780 or 1800 22 9966 (only for Senior Citizen policyholders) Email: <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a> Courier: 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> <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. 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. <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a></p> <p>For updated details of grievance officer, kindly refer the link (<a href="https://www.tataaig.com/grievanceredressal-policy">https://www.tataaig.com/grievanceredressal-policy</a>)</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 (details as mentioned in the Annexure A of the policy wording) for redressal of grievance as per Insurance Ombudsman Rules 2017</p>	
12.	<b>Things to Remember</b>	<p>Free-look period The Policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person</p>	
13.	<b>Your obligations</b>	<p>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</p>	