

TATA AIG SMART MULTI ASSURE POLICY

UIN: IRDAN108RPMS0009V01202425



Prospectus

Suitability:

- 1) The Policy provides insurance solution and incidental Value Added services to both credit and non-credit customers.
- 2) The Policy may be issued for up to a maximum cover period of up to 5 years.

Salient Features & Benefits

TATA AIG Smart Multi Assure Policy includes base covers (bifurcated into B1 and B2) and Add on covers as below:

Sr No	Cover Type	Cover Name
1	Base covers (B1)	Home Building and Home Contents (Inbuilt covers: Loss of Rent and Rent for Alternative Accommodation)
a.		Optional cover: Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)
2		Identity Theft
3		Digital Theft of Funds
4		Fraudulent Charge of Loss of Card
5		Key Replacement Cover
6	Base covers (B2)	ATM Assault and robbery
7		Lost Wallet coverage
8		Personal Accident
9		Loss of Income (Involuntary)
10	Add on covers	Loss of income (commercial vehicle)
11		Loss of income (Disability and critical illness)
12		Garage Cash (Private Vehicles)
13		Terrorism cover (Applicable only if Home Building and Home Contents cover is opted)
14		Temporary Resettlement Expenses Cover - (Applicable only if Home Building and Home Contents cover is opted)
15		Personal Liability Cover - (Applicable only if Home Building and Home Contents cover is opted)
16		Accidental Damage – General Contents - (Applicable only if Home Building and Home Contents cover is opted)
17		Accidental and Liquid Damage (Portable Electrical and Electronics devices) - (Applicable only if Home Building and Home Contents cover is opted)
18		Brokerage Expenses - (Applicable only if Home Building and Home Contents cover is opted)
19		Burglary & Theft - (Applicable only if Home Building and Home Contents cover is opted)
20		Breakdown of Domestic Electrical and Electronic Appliances Cover (Applicable only if Home Building and Home Contents cover is opted)
21		Delay in Salary Payment
22		Rescinding of Offer Letter
23		Unauthorized Fund Transfer & Forgery Protection
24	Vacation Cancellation	

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

Regd. Office: 15th Floor, Tower A, Peninsula Business Park, G.K. Marg, Lower Parel, Mumbai- 400013, Maharashtra, India | Toll Free No. **1800 266 7780 OR 1800 229966 (For Senior Citizens)** | Email: customersupport@tataaig.com | IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | UIN: IRDAN108RPMS0009V01202425

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WITH YOU ALWAYS

25	Value Added Services
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Insured person can opt for one or many covers as per the below mentioned criteria:

B1 Only	One or many covers from B1 section can be opted
B1 + B2	One (mandatory) cover from B1 section needs to be selected mandatorily for opting for any cover in B2 section
B1 + Add on	Any one cover from B1 is mandatory for opting add on
B1 + B2 + Add on	Any one cover from Base 1 section needs to be opted mandatorily for opting for B2 and add on.

The insurance provided under this Policy is in force for the Insured Person for the Cover Period specified in the Certificate of Insurance with respect to only such coverages as are indicated in the Policy Schedule / Certificate of Insurance and up to the Sum Insured set against each cover in the Policy Schedule /Certificate of Insurance. Our liability in aggregate during the Cover period shall not exceed the Sum Insured stated for the Insured Person in the Certificate of Insurance

Base covers (B1):

Home Building and Home Contents:

Covers Insured Property in case of physical loss or damage, or destruction caused due to fire, explosion or implosion, earthquake, storm, cyclone etc. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris, expenses incurred for Rent for alternative accommodation and Loss of Rent.

Valuable Contents on Agreed Value Basis (under Home Contents cover):

Covers declared Valuable Contents in case of any physical damage due to fire, explosion or implosion, earthquake, storm, cyclone etc.

Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.

Identify Theft:

Covers expenses resulting from your efforts to resolve Identity theft up to 12 months after you first discovered the identity theft. Cost incurred under legal services, lost wages obligation to pay and other listed miscellaneous expenses as a result of Identity theft will be covered.

Digital Theft of Funds:

Covers theft of funds suffered by you as a result of cyber incident or hacking Your Bank Account, credit/debit card and/or Mobile wallets by a Third Party.

Fraudulent Charge on Loss of Card:

Covers unauthorised charges that you are responsible for on Your lost or stolen Debit/Credit Card up to 1 month prior to Your first reporting the event to Your debit/credit card issuer(s) and upto 7 days post reporting of the event to Your debit/credit card issuer.

Key Replacement Cover:

Covers expense towards the below:

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- Replacing your residence/vehicle keys which are lost or stolen,
- Replacing lock and keys of your residence or vehicle in case of a break-in,
- Cost of obtaining a locksmith if you are locked out of your residence or vehicle due to theft,
- 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

Base covers (B2):

ATM Assault and Robbery:

Covers the money you withdrew from any ATM around the world using your Credit/Debit card if you lose such money due to a robbery event that occurs within 15 minutes of the withdrawal of the money. Any costs arising for emergency first aid charges for Bodily Injuries occurred during an ATM Robbery will also be covered.

Loss of Wallet coverage:

Covers expenses towards replacement cost for the lost or stolen wallet, application fees for applying for new personal papers and/or payment cards, loss of money and/or cheques.

Personal Accident:

If an Insured Person suffers an Accident during the policy period, we will pay for the following:

- Accidental Death Benefit: We will pay the base sum insured if such accident is the proximate cause of his death within 365 days from the date of Accident.
- Permanent Total Disability Benefit: We will the base sum insured if injury arising from such accident results in you suffering from Permanent Total Disability.
- Educational Benefit: If We have accepted a claim under Accidental Death cover or Permanent Total Disability cover, then we will in addition, pay an education benefit for Eligible child/children.

Loss of Income (Involuntary):

In case an Insured Person suffers loss of income due to loss of employment arising out of termination, dismissal, permanent suspension, retrenchment, Redundancy, We will pay a fixed amount equal to the Insured Person's ongoing EMI or percentage of EMI which is due towards outstanding amount of Loan.

Add on covers:

Loss of Income (Commercial Vehicle):

We will pay a fixed amount as per the type/class of vehicle in case the Insured Person suffers a loss of income where his financed Commercial vehicle is damaged due to Covered Perils and is under repair for at least 14 consecutive days or stolen and not recovered within 90 days of the date of theft.

Loss of Income (Disability and Critical Illness):

In case an Insured Person suffers loss of income due to loss of employment arising out of Permanent Total Disability or Permanent Partial Disability caused solely by an Injury due to Accident occurring during the Cover Period or arising out of Covered Critical Illnesses diagnosed for the first time during the Cover Period, We will pay a fixed amount equal to the Insured Person's ongoing EMI or a percentage of EMI which is due towards any outstanding amount of Loan.

Garage Cash (Private Vehicles):

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In case your financed vehicle is under repair in garage due to damage to the vehicle by a covered peril, we will pay a fixed amount as a daily allowance as per the class of vehicle to enable You to meet the cost of hired transport.

Terrorism Cover (Applicable only if Home Building and Home Contents cover is opted):

Covers physical loss or damage or destruction occurring during the Cover Period caused by an act of sabotage and/or Act of Terrorism to the Insured Property.

Temporary Resettlement Expenses (Applicable only if Home Building and Home Contents cover is opted):

Covers expenses incurred for temporary resettlement in case your home building becomes uninhabitable due to occurrence of Insured Events covered under Home Building and Home Contents.

Personal Liability - (Applicable only if Home Building and Home Contents cover is opted):

Covers compensation and Litigation Expenses (incurred with Our prior written consent) during the Cover Period which You may become legally liable to pay on account of accidental Death or bodily Injury to any third party or accidental damage to physical property owned by anyone other than You and/or Your Family as a result of physical loss or damage or destruction to Your Insured Property.

Accidental Damage - General Contents (Applicable only if Home Building and Home Contents cover is opted):

Covers Accidental Damage to General contents due to any unforeseen, external, involuntary, visible and violent impact during the cover period if such accidental damage causes the General Content to not function in its intended manner of normal use.

Accidental and Liquid Damage (Portable, Electric and Electronic Devices) - (Applicable only if Home Building and Home Contents cover is opted):

Covers for loss or damage to the Insured Product bought during the Cover year due to any Accidental Damage and / or Liquid Damage during the Cover Period.

Brokerage Expenses (Applicable only if Home Building and Home Contents cover is opted):

Covers actual brokerage expense incurred for searching alternative accommodation subject to a maximum of one month's rent in case your home becomes uninhabitable due to occurrence of Insured Events covered under Home Building and Home Contents.

Burglary & Theft (Applicable only if Home Building and Home Contents cover is opted):

Covers physical loss and damage caused by Burglary, attempted Burglary, Theft and/or Larceny, in Your Home Building to Your Home Contents.

Breakdown of Domestic, Electric and Electronic Appliances (Applicable only if Home Building and Home Contents cover is opted):

Covers expenses incurred for repair or replacement cost subject to depreciation occasioned by the mechanical and/or electrical breakdown of Your Domestic Electrical and Electronic Appliances

Delay in Salary Payment:

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Covers penalty and/or additional interest levied by a financier in the event the Insured Person has defaulted monthly EMI payment on the due date as a result of delay in receipt /credit of salary for that particular month by the employer.

Rescinding of Offer Letter:

In case an Insured Person's employment offer letter is rescinded by the Prospective employer and the Insured Person is rendered un-employed, We will pay a fixed amount equal to the Insured Person's ongoing EMI or percentage of EMI which is due towards outstanding amount of Loan.

Unauthorised Fund Transfer & Forgery Protection:

In case you are unable to pay monthly EMI to the financier on account of shortage of funds due to fraudulent use of your bank account or forgery of your negotiable instrument by a third party, We will pay a maximum of one EMI amount.

Vacation Cancellation:

In case your vacation trip is cancelled prior to departure date and You are prevented from taking the trip due to serious Injury/sudden sickness to You, Your Spouse or Parent or Child or Parents-in-laws in India requiring minimum three days Hospitalization in India as per the conditions mentioned in clause C of the cover. We will pay a fixed amount equal to the Insured Person's ongoing EMI or percentage of EMI which is due towards outstanding amount of travel loan for travel ticket cost and / or accommodation costs.

General Exclusions

We shall not be liable to make payment for any claim under this Policy, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:

- A. Losses that do not occur within the Cover period;
- B. Losses caused by illegal acts;
- C. Loss or Damage caused by Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
- D. Losses 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.
- E. Losses due to nuclear weapons material

Please Note: This is a partial list of the General Exclusions. In addition to this there are cover specific exclusions too. Please refer to the Policy Wordings for the complete list of cover specific exclusions and general exclusions.

Important General Terms and Conditions:

Disclosure of Information

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of established fraud by the policyholder.

- A. Condition Precedent:
 - i. Condition Precedent means a Policy term or condition upon which the Company's liability under the Policy is conditional upon.

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ii. The due observance and fulfillment of the terms and conditions of this Policy (including the payment of premium by the due dates mentioned in the Schedule) insofar as they relate to anything to be done or complied with by Group Policy holder or any Insured Person shall be a condition precedent to The Company's liability to make any payment for claim(s) arising under the policy.

B. Entire contract:

- i. This Policy, its Schedule, endorsement(s), proposal/enrolment form, Certificate of insurance constitutes the entire contract of insurance. No change in this Policy/Certificate of insurance shall be valid unless approved by the Company and such approval be endorsed hereon.
- ii. This Policy and the Policy Schedule/Certificate of insurance shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such meaning wherever it may appear.

C. Fraud:

- i. The Company will not be liable to pay under the Policy/Certificate of insurance and there shall be no refund of premium if any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by Group Policy holder or any Insured Person or anyone acting on behalf of Group Policy holder or an Insured Person.

D. Renewal Conditions:

The Policy may be renewed with The Company's consent. The benefits under the Policy or/and the terms and conditions of the Policy, including premium rate may be subject to change. Unless renewed as herein provided, this Policy shall terminate at the expiration of the Policy period for which premium has been paid / received. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

Please Note: This is a partial list of the Policy Terms and Conditions. Please refer to the Policy Wordings for the complete list of Policy Terms and Conditions.

Claims Procedure

For any claim-related assistance, notification of claim and submission of claim-related documents, insured persons can contact us through-

- Website: www.tataaig.com/downloads
- Toll Free No.: 1800 266 7780/ For Senior Citizens: 1800 22 9966
- Courier Claim Documents to:
Tata AIG General Insurance Company Limited,
8th Floor, Romell Tech Park, Cama Industrial Estate,
Western Express Highway,
Goregaon(E), Mumbai,
Maharashtra - 400063.

Cancellation of the Policy

- A. You may cancel the Certificate of Insurance at any time by informing us. We shall refund the proportionate premium for the unexpired policy period provided there is no claim(s) under the Policy.

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Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

- A. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- B. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Disclaimer

Insurance is the subject matter of "solicitation". For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, before concluding a sale

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited

Tata AIG General Insurance Company Ltd.

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