

Product Coverages

Tata AIG Group EMI Protect

Coverage	Description
Inpatient Hospitalization Benefit	We will pay the number of EMIs/EMI amount as specified in the Policy Schedule/ Certificate of Insurance for every completed continuous hospitalization period of 24 hours, in the event the insured person is hospitalized as an Inpatient due to injury/ illness/ disease during the policy period, subject to any deductible and for specified number of days as mentioned in Policy Schedule/ Certificate of Insurance.
Tele Consultation- GP	Our empanelled Service Provider will arrange for teleconsultations upon insured person's request through telecommunication and digital communication technologies for insured person's health related complaints or preventive health care by a qualified Medical Practitioner/ Health Care Professional, as per the limit specified in your Base Policy Schedule / Certificate of Insurance. Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, digital customer application or any other digital mode.
Health Condition Management	Our empanelled service provider will arrange for consultative services by a Health Care Professional to Insured person related to management of various diseases/ medical conditions, as specified in the Base Policy Schedule/ Certificate of Insurance, with the objective of maintaining good health and improving it through various condition management program including but not limited to nutrition management, weight management, health coach and offered by us. Consultations will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, digital customer application or any other digital mode.

Group Accident Guard Policy

Coverage	Description
Accidental Death	The Company will pay the Sum Insured as mentioned in the Policy Schedule / Certificate of Insurance for Death of Insured Person, directly and independently resulting from an Accident within the Policy / Cover Period. The loss must be within twelve (12) months from the date of the Accident which caused Injury. The Company will pay, the Sum Insured less any other amount paid/payable under: Permanent Total Disability and Permanent Partial Disability section of this Policy, if these Coverages are opted under this Policy, as the result of the same Accident. Once a Claim has been accepted and paid under this Benefit then this Policy shall immediately and automatically cease in respect of that Insured Person. Disappearance: The Company will pay the Sum Insured as mentioned in the Policy Schedule / Certificate of Insurance for Death of Insured Person occurring within the Policy / Cover Period if Insured Person's body cannot be located within six (6) months after the forced landing, stranding, sinking or wrecking of a conveyance in which Insured Person(s)

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Tata AIG Group EMI Protect UIN: TATHLGP20116V011920, TATHLGA24112V012324 | Group Accident Guard Policy UIN: TATPAGP23093V032223 | Tata AIG Smart Multi

Assure Policy UIN: IRDAN108RPMs0009V01202425 | Group MediCare 360 UIN: TATHLGP22162V012122 | Tata AIG Group Hospital Cash UIN: TATHLGP21291V022021

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	is/were passenger or as a result of any Acts of God, in which case it shall be deemed, that Insured Person(s) shall have suffered loss of life within the meaning of the Policy .																																										
Permanent Total Disability	<p>The Company will pay the Sum Insured as mentioned in the Policy Schedule / Certificate of Insurance, for Injury within the Policy / Cover Period because of an Accident, directly and independently resulting in Permanent Total Disability within twelve (12) months of the date of Accident provided such disability has continued for a period of 12 consecutive months and is total, continuous and Permanent at the end of this period. The Company will pay, the Sum Insured less any other amount paid/payable under: Permanent Partial Disability section of this Policy, if these coverages are offered under this Policy, as the result of the same Accident. Once a Claim has been accepted and 100% Sum Insured has been paid then this Coverage shall immediately and automatically cease in respect of that Insured Person.</p>																																										
Permanent Partial Disability	<p>The Company will pay a specified percentage of the Sum Insured as mentioned in the Policy Schedule / Certificate of Insurance for Injury to the Insured Person(s) which is total, continuous and permanent within the Policy / Cover Period, because of an Accident which directly and independently resulting in Permanent Partial Disability as mentioned in Table of Losses (Table given in next sheet) within twelve (12) months of the date of Accident. If the Insured Person suffers more than one of the below mentioned loss as a result of the same accident, the Company will add the percentages of each disability together.</p> <p>Table of Losses</p> <table><tr><th>SI No</th><th>Nature of Losses</th><th>Percentage (%) Sum Insured</th></tr><tr><td>1</td><td>Loss of toes - all</td><td>20%</td></tr><tr><td>2</td><td>Great Toe</td><td>5%</td></tr><tr><td>3</td><td>other than great toe, if more than one toe lost, each</td><td>1%</td></tr><tr><td>4</td><td>Loss of hearing – both ears</td><td>50%</td></tr><tr><td>5</td><td>Loss of hearing – one ear</td><td>25%</td></tr><tr><td>6</td><td>Loss of four fingers and thumb of one hand</td><td>40%</td></tr><tr><td>7</td><td>Loss of four fingers</td><td>25%</td></tr><tr><td>8</td><td>Loss of thumb</td><td>15%</td></tr><tr><td>9</td><td>Loss of index finger</td><td>10%</td></tr><tr><td>10</td><td>Loss of middle finger</td><td>6%</td></tr><tr><td>11</td><td>Loss of ring finger</td><td>5%</td></tr><tr><td>12</td><td>Loss of little finger</td><td>4%</td></tr><tr><td>13</td><td>Any other Permanent Partial Disablement</td><td>Percentage as assessed by Independent Medical Practitioner</td></tr></table>	SI No	Nature of Losses	Percentage (%) Sum Insured	1	Loss of toes - all	20%	2	Great Toe	5%	3	other than great toe, if more than one toe lost, each	1%	4	Loss of hearing – both ears	50%	5	Loss of hearing – one ear	25%	6	Loss of four fingers and thumb of one hand	40%	7	Loss of four fingers	25%	8	Loss of thumb	15%	9	Loss of index finger	10%	10	Loss of middle finger	6%	11	Loss of ring finger	5%	12	Loss of little finger	4%	13	Any other Permanent Partial Disablement	Percentage as assessed by Independent Medical Practitioner
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However, the Company will not pay more than 100% of the Sum Insured stated in the Policy Schedule/ Certificate of Insurance. The Company will pay the Sum Insured less any other amount paid or payable under Permanent Total Disability section of this Policy, if this Coverage is opted under this Policy, as the result of the same Accident. Once a Claim has been accepted and 100% Sum Insured has been paid then this Coverage shall immediately and automatically cease in respect of that Insured Person. The Percentage (%) of Sum Insured under (B4) Permanent Partial Disability when mentioned in the Policy Schedule shall supersede above mentioned Percentage (%) of Sum Insured.

“Loss” with regard to:

1. toe, finger, thumb means actual complete severance from the foot or hand;
2. Hearing means entire and irrecoverable loss of hearing.

Tata AIG Group Hospital Cash

Coverage	Description
Inpatient Hospital Cash	<p>We will pay fixed daily benefit amount, for completion of each continuous and consecutive 24 hours of hospitalization during the policy period, subject to any deductible and maximum number of days as specified on the Policy Schedule/ Certificate of Insurance.</p> <p>Subsequent to completion of 24 hours of hospitalization, on the day of discharge, when insured person is discharged before completion of consecutive 24 hours of hospitalization, we shall pay 50% of inpatient hospital cash benefit.</p> <p>This benefit is payable only if there is no claim under Section A5 (Inclusion of Double- Inpatient hospital- Sickness- ICU) or A6 (Inclusion of Double- Inpatient hospital- Accident -ICU), if opted.</p>



WITH YOU ALWAYS

Terms & Conditions



Group MediCare 360

Coverage	Description
Inpatient Treatment	<p>We will cover for expenses incurred during Hospitalization due to accident that requires an Insured Person's admission in a Hospital during the Policy / Certificate of Insurance.</p> <p>Medical expenses directly related to the hospitalization would be payable subject to the following:</p> <p>i. Limit on Room Rent/Room Category: We will, limit Room Rent up to the amount/percentage of Sum Insured or room category as specified in the Policy Schedule/ Certificate of Insurance.</p> <p>ii. Associated Medical Expenses: a. If the Insured Person is admitted in a room where the Room Rent expenses incurred are higher than limit specified in the Policy Schedule/ Certificate of Insurance, then the Insured Person shall bear a rateable proportion of the total Associated Medical Expenses (including surcharge or taxes thereon), except pharmacy charges, diagnostic costs, costs of implants & medical devices and consumables expenses, in the proportion of the difference between the Incurred Eligible Room Rent to the Incurred Room Rent. Expenses to be borne by Insured Person = $\frac{\text{Associated Medical Expenses} \times (\text{Incurred Room Rent} - \text{Eligible Room Rent})}{\text{Incurred Room Rent}}$</p> <p>b. If the Insured Person is admitted in a room which is of higher category than the limit specified in the Policy Schedule/ Certificate of Insurance, then the Insured Person shall bear a rateable proportion of the total Associated Medical Expenses (including surcharge or taxes thereon), except pharmacy charges, diagnostic costs, costs of implants & medical devices and consumables expenses, in the proportion of the difference between the Incurred Room Rent and the Room Rent as applicable to the eligible Room Category in that Hospital to the Incurred Room Rent. Expenses to be borne by Insured Person = $\frac{\text{Associated Medical Expenses} \times (\text{Incurred Room Rent} - \text{Eligible Room Rent of the Eligible Room Category})}{\text{Incurred Room Rent}}$</p> <p>iii. Limit on Treatment of Surgery/Procedure / Medical Condition We will cover the Medical Expenses incurred towards treatment of Surgery/Procedure up to the amount of Sub-Limit applicable per claim during the Policy Year as specified in the Policy Schedule/ Certificate of Insurance.</p>

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Vector Borne Benefit

If an Insured Person is diagnosed for the first time under our Policy with any of the named Vector Borne diseases and hospitalized as an In-patient during the Policy Year then We will pay the limit specified in the Policy Schedule/ Certificate Of Insurance provided that:

- i. This cover shall be applicable to <<All Insured Persons/ Primary Insured Person /Dependents of Primary Insured Person>>.
 - ii. Upon Our admission of the first claim under this Benefit in respect of an Insured Person in any Policy Year, the cover under this Benefit shall automatically terminate in respect of that Insured Person.
 - iii. Such Hospitalisation should be for minimum of 48 consecutive hours.
 - iv. Where this Endorsement under the Policy / Certificate has been issued on
 - an Individual basis, our total and aggregate liability in respect of an Insured Person under this Benefit will be limited to the Sum Insured opted; or
 - a Floater basis, our total and aggregate liability in respect of all the Insured Persons under this Benefit will be limited to the Sum Insured opted.
 - v. This Benefit is paid as a lump sum amount and is over and above the In-patient Treatment (B1) Sum Insured and does not affect Cumulative Bonus if opted.
- For the purposes of this Cover Vector Borne Disease shall mean such diseases as specified in the Policy schedule / Certificate of Insurance.

Tata AIG Smart Multi Assure Policy

Coverage	Description
Home Contents	<p>What We Cover: We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as listed in Cover 1: Clause B of the policy wordings. Valuable Contents of Your Home are not covered under this Policy unless You have purchased the add-on cover for the Valuable Contents.</p> <p>Sum Insured:</p> <ol style="list-style-type: none"> The Sum Insured for the Home Contents Cover is shown in the Certificate of Insurance and will be the maximum amount payable in the event the Home Contents are destroyed/lost completely. The cover has a built-in cover for the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh (Rupees Ten Lakh) provided You have opted for both Home Building and Home Contents cover. If You choose to have a higher Sum Insured for Home Contents, You have to declare the Sum Insured in the Proposal Form and pay additional Premium. If You have purchased only Home Contents Cover, You have to declare the Sum Insured for the General Contents in the Proposal Form. The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of the General Contents. If You want to cover the Valuable Contents in Your Home, You must opt for the Optional Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover) Restoration of Sum Insured: Except as stated in Cover 1: Clause F (III) (3) (b), the insurance cover will at all times be maintained during the Cover Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the Policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate Premium for the unexpired Cover Period from the date of loss. We can also deduct this Premium from the net claim that We must pay You. <p>What We Pay:</p> <ol style="list-style-type: none"> If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option, <ol style="list-style-type: none"> reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or pay You the cost of replacing that item with a same or similar item, or repair the damaged item to a condition substantially the same as its condition at the time of damage. The maximum We will pay for Home Contents is the Sum Insured shown in the Certificate of Insurance for Home Contents Cover. If the Certificate of Insurance shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.

Key Replacement

What We cover:

We will reimburse You for the following up to the Sum Insured as specified in Certificate of Insurance if the event specified occurs within the Cover Period:

1. Key Replacement – We will reimburse You for the cost of replacing Your Residence and/or Your Vehicle keys which are lost or stolen. The covered cost includes the money You paid to a locksmith to produce a new key or actual replacement by OEM's.
2. Break-in Protection – We will reimburse You for the cost of replacing Your locks and keys if there is a Break-in in Your Residence or Your Vehicle. The covered costs include the labor cost for replacing the lock.
3. Lock Out Reimbursement – We will reimburse You for the cost of obtaining a locksmith if You are locked out of Your Residence or Your Vehicle due to the loss or theft of Your keys.
4. Rental Car Reimbursement – We will cover the 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;

These expenses will be paid for maximum two events during the Cover period in case the Cover period is more than a year and one event in case of Policy with Cover period of one year.

This cover is not applicable for Short term policies i.e. policies with Cover period less than a year.

Conditions Precedent specific to this cover:

Payment under this Cover is subject to the following conditions:

For claims in relation to Break-in protection claims, You must provide an official police report that indicates the incident happened within the Cover Period in order for us to pay the claim; unless You are legally incapable of doing so.

Specific Exclusions applicable to this Cover:

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

1. costs associated with Lost or Stolen keys for a residence other than Your primary residence;
2. The cost to replace keys to Vehicles that You do not own for personal use;

Road Side Assistance

We/Our Empaneled ASP will provide the below mentioned services for Your financed Vehicle during the Policy period.

-Repair and Towing Assistance

-We will provide services for flat tyre in the event an insured vehicle is immobilized due to a flat tyre. Under this service, You will get the assistance of a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown. In case the spare tyre is not available in the insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the vehicle. All incidental charges for transporting the tyre to the repair shop and its repair cost shall be borne by You.

-Flat Battery – Jump Start Service

In the event insured vehicle is immobilized, due to rundown battery, You will get the assistance of a vehicle technician to jump start the vehicle with appropriate means. If the run- down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by You. All costs involved in charging of the run -down battery will also be borne by You.

- Repair on the spot

In the event insured vehicle breaks down due to a minor mechanical / electrical fault making it immobile and an immediate repair on the spot is deemed possible, You will get the assistance of a vehicle technician for repairing the breakdown at the location of breakdown. Cost of material & spare parts, if required, to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by You.

- Spare Key Retrieval / Service for Keys Locked Inside

If the keys of the insured vehicle are locked inside the vehicle, lost, or misplaced, and in case You need and request to arrange for another set of keys from Your place of residence or Your office by courier to the location of the vehicle, the same will be arranged after receiving the requisite authorizations from You with regards to the person designated to hand over the same. You may be requested to submit an identity proof at the time of delivery of the keys. Alternatively, at Your request, You will be assisted by a car technician to attempt to open the car with normally available tools at the location of the event. Prior to attempting this service, identity proof for matching with car ownership information on record will be required .

- Fuel Support (Emergency Fuel Delivery)

In the event insured vehicle runs out of fuel and hence is immobilized, You will get the assistance of emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown.

- Arrangement of Alternate Vehicle

In case of breakdown of the covered vehicle where repair requires immobilization of vehicle for longer than 72 hours, the ASP on receipt of service request from the Insured shall arrange a suitable alternate vehicle for the Insured. The service is on payable basis and the Insured has to pay the applicable service charges directly to the ASP. The vehicle shall be of same class (or lower as may be available) depending on the availability of such vehicles around place and the time of breakdown.

- Emergency Towing Assistance

1. In case of break-down:

In the event insured vehicle suffers an immobilizing break down due to a mechanical or electrical fault which cannot be repaired on the spot, You will get the assistance in towing the vehicle to the nearest garage, using the best available towing mechanism, within a radius of 25 kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, You will be informed of the expected additional costs, which will need to be paid by You to the vendor at vendor's actual rates.

2. In case of an Accident:

In the event insured vehicle suffers an immobilizing break down due to an Accident, You will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism within a radius of 25 kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, You will be informed of the expected additional costs, which will need to be paid by You at the vendor's actual rates.

3. Towing in case of incorrect fueling:

In the event insured vehicle being immobilized due to incorrect fueling, You will get assistance in making the arrangement for the vehicle to be towed to the nearest garage using the appropriate towing mechanism within a radius of 100 kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, You will be informed of the expected additional costs, which will need to be paid by You at the vendor's actual rates.

4. Load Transfer (For MCV/HCV only):

In case the breakdown vehicle is loaded and requires unloading of the goods, the ASP on receipt of service request from the Insured Person shall coordinate and provide contact details of nearby professionals in related field and earnestly try to ensure their first contact, in order to provide convenience to such Insured Person. The ASP shall not be held responsible for quality of services.

All monetary or other transactions shall be directly between the Insured Person and the ASP. The ASP's role shall end as soon as contact details are provided to the Insured Person. In case such services are not available in that area, the ASP shall not be held responsible in any manner, whatsoever.

T&C Consolidated

Tata AIG Group EMI Protect

Specific Exclusions:

- Any Pre-existing injury or disability or any complication arising from it which was not disclosed.
- Any physical disability which existed prior to first risk inception date which was not disclosed
- Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent
- Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving
- Disability based on a Diagnosis made by the Insured or his/her Immediate Family Member
- Cosmetic, obesity, infertility, gender-change treatments, Alcohol/drug abuse, unproven treatments, refractive error less than 7.5 diopters.

Tata AIG Group Flexi Rider Services

Disclaimers:

- Availing these services is entirely at the discretion and risk of the Insured person
- Tata AIG acts only as a facilitator for services provided through empaneled Service Providers.
- Incremental costs or additional services beyond policy coverage are not covered and must be borne by the Insured.

Tata AIG is not liable for:

- Any losses or damages (immediate or consequential), costs, or claims arising from availing these services.
- Any deficiency or discrepancy in services provided by ASPs or network providers.
- The Insured Person is free to choose whether or not to act on the recommendation after seeking consultation

Group Accident Guard Policy

Policy Comments:

1. In this policy, Tata AIG is going to cover the loan accountholders who have taken this insurance coverage voluntarily.
2. This will be a credit linked policy.
3. Tenure of this policy will be 3 years.

Product Exclusions:

A. Specific Exclusions: Exclusions specific to this Policy, which can be waived on payment of additional premium

1. Any Insured Person's participation in Adventure Sports for Leisure performed under expert supervision of trained professional or racing or in winter sports, scuba diving within 50 meters from sea level, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, mountain biking other than cross country or on tracks and trails, bushwalking within 3,000 meters from sea level, wind surfing (coastal waters within 3 nautical miles) hiking / trekking within 3000 meters from sea level, caving or potholing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting

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or boating within coastal waters (2 miles), participation in any Professional Sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured Person are trained or untrained;

2. Terrorism as given in Exclusion - i.10 mentioned here with

B. Exclusions specific to this Policy: This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, in respect of:

3. Any Pre-existing disease, any complication arising from it,

4. The attending Physician who will be

(a) Insured Person himself / herself or (b) Close Member of the Family who is covered in this Policy.

5. Any claim of Insured Person arising from:

(a) suicide or attempted suicide

(b) willful self-inflicted illness or injury except injury in self-defense or to save life; or

6. being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication

7. Participation in an actual or attempted felony, riot, crime, misdemeanor (excluding traffic violations) or civil commotion;

8. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Aircraft;

9. War or any act of war, invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons / materials, chemical and biological weapons, ionizing radiation;

10. any loss, damage cost or expense of whatsoever nature 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;

11. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;

12. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;

13. Any Insured Person's participation in Professional or Adventure Sports other than mentioned in Exclusion i.1, or participation without expert supervision of trained professional;

14. Arising or resulting from the Insured Person(s) committing any breach of law with criminal intent

15. Any loss caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where Pre-existing disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy

16. for any loss of which a contributing cause was Insured Person's actual or willful participation in, an illegal act or any violation or attempted violation of the law or Insured Person's resistance to arrest;

17. Confinement in a Hospital which is not Medically Necessary

18. Mosquito bite and resultant diseases are excluded under the Policy.

19. Any loss resulting contributed or aggravated or prolonged by childbirth or from pregnancy.

Tata AIG Group Hospital Cash

1. In addition to the conditions mentioned above, all the terms, conditions and exclusions will be as per the TATA AIG Group Hospital Cash Wording.
2. No individual can be covered more than once in the policy.
3. Age of Primary insured should be between 18-60 years
4. This is a non-binding indicative quote which needs to be validated before placement by submission of revised claim figures wherever applicable.
5. Pre-existing conditions- We will not make any payment for any claim in respect of any insured member directly or indirectly for, caused by, arising from or in any way attributable to any pre-existing condition or any complication arising from the same.
6. The portfolio will be reviewed after 6 months from date of inception of the policy by TATA AIG.
7. TATA AIG holds the right to exit the portfolio if the portfolio result is unsustainable.
8. Renewal under this portfolio will not be allowed.
9. Only STP cases will be allowed in enrolment.

Group MediCare 360

1. In addition to the conditions mentioned above, all the terms, conditions and exclusions will be as per the Group Medicare 360 Policy Wording.
2. No individual can be covered more than once in the policy.
3. Age of Primary insured should be between 18-60 years
4. This is a non-binding indicative quote which needs to be validated before placement by submission of revised claim figures wherever applicable.
5. Pre-existing conditions- We will not make any payment for any claim in respect of any insured member directly or indirectly for, caused by, arising from or in any way attributable to any pre-existing condition or any complication arising from the same.
6. The portfolio will be reviewed after 6 months from date of inception of the policy by TATA AIG.
7. TATA AIG holds the right to exit the portfolio if the portfolio result is unsustainable.
8. Renewal under this portfolio will not be allowed.
9. Only STP cases will be allowed in enrolment.

Tata AIG Smart Multi Assure Policy

Home Content:

- Home Content cover will be applicable for risk location address which is used for residence purpose as declared by insured at the time of loan application.

Specific Exclusions:

We do not cover losses and expenses for any loss or damage or destruction that is directly or indirectly as a result of or is caused by or arising from events -

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- Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.
- Loss of bullion, manuscripts, coins, cheques, vehicles.

Key Replacement & Roadside Assistance:

Key Replacement:

- Covers lost/stolen residence/vehicle keys.
- A maximum up to two events will be covered during the Cover period.

Specific Exclusions:

- Costs associated with Lost or Stolen keys for a residence other than your primary residence;
- The cost to replace keys to Vehicles that You do not own for personal use

Roadside Assistance:

- Flat tyre: On-site replacement or repair (repair cost borne by insured).
- Flat battery: Jump-start (battery cost not covered).
- Spare key retrieval: Courier or technician unlock (ID proof required).
- Fuel delivery: Up to 5L (chargeable).
- Towing: Up to 25 km (extra charges beyond).
- Load transfer (MCV/HCV): Coordination only (ASP not liable).

General Exclusions:

- Consequential loss of any kind or description including any reduction of market value beyond the cost of repair or replacement.
- Losses that do not occur within the Cover Period.
- Losses caused by illegal acts
- Losses due to the order of any government, public authority, or customers' officials.
- Deliberate, willful or intentional acts or omission
- 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.

This is only a summary of the product features/terms/conditions/exclusions. For more details, please refer our website www.tataaig.com."