

**** Occupational Classes - Definition**

Class I & II - White collar non-hazardous occupations with office, showroom only i.e. lawyers; doctors; dentists; office executives; clerks; salesmen; superintending engineers, etc. Semi-hazardous occupations with duties in a supervisory capacity (not a machine operator of any type, nor doing manual work, labour, etc.)

Class III & IV - Skilled or semi-skilled workers using light / heavy machinery i.e. filling station attendants, taxi drivers, heavy motor vehicle drivers, industrial workers or unskilled labourers, construction workers, electricians, farmers, labourers, etc.

Tata AIG-With You Always

Tata AIG is a joint venture that is backed by the Tata Group, one of India's most respected industrial conglomerates, with revenues of over Rs 40,000 crores, and American International Group, Inc. (AIG), the leading US-based international insurance and financial services organization, with a presence in over 130 countries and jurisdictions throughout the world. Tata AIG is one of the few partnerships in the Indian insurance industry that brings you a range of insurance products: from automobile to life insurance, from travel to personal accident coverage, and more.



WITH YOU ALWAYS

For more information, call the Tata AIG

Toll-free 24-hour Helpline at

1-800-119966

Insurance is the subject matter of solicitation

Note: Coverage, terms and conditions and exclusions are only outlined briefly in this brochure.
For complete details, please refer to the policy wordings available on request.

Tata AIG General Insurance Company Ltd. Regd. Office: Peninsula Corporate Park, Nicholas Piramal Tower, 9th Floor, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai 400 013.
Offices also at: Bangalore, Chennai, Delhi, Hyderabad, Kolkata. **Visit us at www.tata-aig.com**



WITH YOU ALWAYS

AccidentGuard

PERSONAL ACCIDENT PLAN



The most priceless gift for your family.

Show your family how much you care!

Have you ever wondered how much your family means to you? In the event of an unfortunate accident, you could be replaced at work. But no one can replace you at home! Your family who is closest and dearest to you will miss you forever.

So act now! Gift your family Tata AIG's Personal and Family Accident Insurance Plan. With this plan, you can cover yourself for less than Rs 3 a day! And better still, cover your entire family by paying just a rupee more per day!

Important features of Accident Guard:

This plan can be taken in multiple units of Rs 10 lacs up to Rs 1 crore.

As an Add-on, you can also take an Accidental Weekly Benefit* in multiples of Rs 2,000 up to Rs 10,000.

A plan that covers you and your entire family:

Another feature of Tata AIG's Accident Guard is that it also allows you to insure your spouse and children. Your spouse will be covered for 50% of the principal sum insured whereas each of your children will be insured for 10% of the principal sum insured.

* The number of units of Accidental Weekly Benefit cannot exceed the number of units of Accidental Death and Dismemberment.

Premium (in Rs) per unit			
	Core Benefit	Self	Family
Plan A	Accidental Death & Dismemberment	1113	1778
Plan B	Accidental Death & Dismemberment Plus Permanent Total Loss of Use	1483	2371
Add-on Benefit (Optional)			
	Accidental Weekly Benefit (up to 52 weeks Max 5 units)	149	

Premium (Rs) inclusive of 12.24% service tax
 * Age Group - For Self & Spouse - 18-65 yrs, For Children - 6 months - 18 yrs (23 yrs. in case of Higher Education)*.
 For Class I and II only ** (Refer to the back page)

Unique features of Accident Guard:

Flexibility: The product has been designed for your convenience enabling you to pick and choose the benefits best suited to you and your family. You can purchase up to 10 units to cover yourself and your family. Even Weekly Benefit can be taken up to 5 units for self.

Escalating benefits: If the policy is renewed, the sum(s) insured increases by 5% each year up to 5 years. For example, if you have taken 1 unit of Rs 10 lacs and renew the policy for the next year, your insured amount becomes Rs 10.5 lacs for the same premium.

Additional features if Family Option is taken:

Education allowance: In case of Accidental Death, 10% of the principal sum insured is paid towards your children's education benefit.

Repatriation of remains: An amount up to a maximum of Rs 5,000 will also be reimbursed for the repatriation of the insured person's remains.

Modification allowance: In case of a Permanent Total Disability or Dismemberment, an amount up to a maximum of Rs 1,00,000 will be reimbursed to you towards the cost of modifying your house or vehicle, to combat Disability.

Double Dismemberment benefit for children: For your children who are automatically insured, Dismemberment benefit doubles.

Family transportation: When as a result of an accident, the principal insured is confined in a hospital outside 150 kms of his residence, we will reimburse the actual transportation expenses incurred by the immediate family member to reach the insured person up to a

Important Exclusions: The main exclusion includes suicide, military service or operations, war, illegal act, bacterial infections, disease, AIDS, dangerous sports, etc.

