



India Post
Payments Bank



WITH YOU ALWAYS

Frequently Asked Questions (FAQ's TAGIC – Group Accident Guard)

1. **What is an accident?** – Accident means a sudden, unforeseen and involuntary event, caused by external, visible and violent mean.
2. **What is Group Accident Guard?** – GAG is a comprehensive cover which can secure you after any unforeseen event/accident. It is a remedy which can prepare you in advance to mitigate any sort of losses arising from an accident.
3. **Who can be covered under Group Accident Guard?** – All individual customers of India Post Payment bank and Department of Post.
4. **What is the tenure of the policy?** – Policy tenure is for Minimum period of One year and due for renewal every next year
5. **What is the minimum and maximum entry age for Group Accident Guard?** – Individuals from 18 years to 65 years can take the policy cover from TATA AIG
6. **How Policy can be obtained?** – Customers to get in touch with GDS/IPPB Branches, product is readily available on MATM App in just few clicks.
7. **What does the product covers/ features of product?**

Benefits	Rs 10 Lakh Sum Insured	Rs 5 Lakh Sum Insured
Accidental Death	100% of Sum Insured	100% of Sum Insured
Permanent Total Disability	100% of Sum Insured	100% of Sum Insured
Permanent Partial Disability	100% of Sum Insured	100% of Sum Insured
Accidental Dismemberment	100% of Sum Insured	100% of Sum Insured
In-Hospital Daily Cash	Rs 1000 Per day with 2 deductible upto 10 days	NA
Funeral Expenses	Upto Rs. 5,000	Upto Rs. 5,000
Repatriation of Mortal remains	Upto Rs. 5,000	Upto Rs. 5,000
Coma Benefit in case of Accidents	INR 1 Lakh as a one-time benefit during the policy period	INR 0.50 Lakh as a one-time benefit during the policy period
Education Benefit	INR 1 Lakh for maximum 2 eligible children in case of accidental death of the insured member	NA

Family Transportation	Rs. 25,000 or actuals whichever is less.	Rs. 10,000 or actuals whichever is less.
Evacuation Benefit	Rs. 5,000 will be paid as onetime benefit.	Rs. 5,000 will be paid as onetime benefit.
Accidental Medical Expenses - Inpatient Hospitalisation Cover	INR 1 Lakh or actual claim amount (whichever is lower) - requires 24 hrs of hospitalisation	INR 0.50 Lakh or actual claim amount (whichever is lower) - requires 24 hrs of hospitalisation
Tele Consultations	Unlimited	Unlimited
Premium including GST	Rs 520	Rs 320

8. **What does Teleconsultation feature include?** – The feature includes telecommunication and digital communication technologies for insured person's health related complaints or preventive health care by a qualified Medical Practitioner/ Health Care Professional.
9. **What is not covered in the product/exclusions?**
- Customers suffering from any pre-existing diseases and ailments
 - Customer attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or illness
 - Any Customer Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed
 - Any Insured Person's participation in Professional Sports or Adventure sports
 - Any Insured Person is involved in War or any act of war, or any radioactive or nuclear energy industry
 - Any Insured involved in any act or terrorism
 - Any Insured person involved in breach of law with criminal intent
 - Any Insured involved in any loss of which a contributing cause was Insured Person's actual or wilful participation
 - For more details, please refer detailed policy wordings - https://www.tataaig.com/s3/GROUP_ACCIDENT_GUARD_POLICY_Policy_Wordings_7354e32876.pdf
10. **How to Intimate claims/Claim procedure?**
- Insured Person(s) can notify a Claim by sending an SMS CLAIMS to 5616181 or by calling The Company's 24x7 toll free helpline 1800-266-7780 or 1800 229966 (only for senior citizen Policy holders). Please use the Claim Intimation Form for intimation of a Claim. Insured Person(s) can even write to The Company at general.claims@tataaig.com and scanned documents may be submitted at paclaim.support@tataaig.com to initiate Claim processing. Details required at the time of claim registration –
- Policy Schedule/Certificate of Insurance
 - Name of Injured person

- c Date & Time of Loss, Location of accident
- d Nature of Injury / Accident
- e Policy Coverage under which Claim is preferred
- f Name of Hospital / doctor where treatment taken
- g Name / Location of police station, if case is reported with police
- h E-mail ID & mobile/ telephone no. of Insured Person / Contact Person

11. **Grievance Redressal**

- The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint / claim, please feel free to call our 24X7 Toll free number 1800-266-7780/022-66939500 (toll free) or you may email to the customer service desk at customersupport@tataaig.com
- Senior citizens can call our dedicated line at 1800 22 9966. Please refer The Company's Website for the grievance redressal policy
- 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