

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

- What is an accident?** – Accident means a sudden, unforeseen and involuntary event, caused by external, visible and violent mean.
- 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.
- Who can be covered under Group Accident Guard?** – All individual customers of India Post Payment bank and Department of Post.
- What is the tenure of the policy?** – Policy tenure is for Minimum period of One year and due for renewal every next year
- 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
- 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.
- What does the product covers/ features of product?**

Coverage Type	Coverage	Description	Benefit/ Reimbursement	Sum Insured 5 Lakhs Plan	Sum Insured 10 Lakhs Plan
Capital	Accidental Death	100% of SI	Benefit	₹ 5,00,000.00	₹ 10,00,000.00
	Permanent Total	100% of SI	Benefit	₹ 5,00,000.00	₹ 10,00,000.00
	Permanent Partial Disability	Up to 100% of SI	Benefit	₹ 5,00,000.00	₹ 10,00,000.00
	Accidental Dismemberment	Up to 100% of SI	Benefit	₹ 5,00,000.00	₹ 10,00,000.00
Allied	Accidental Medical Expenses	The company will reimburse up to the Sum insured for an injury due to an accident which results in inpatient medical expenses. A minimum of 24 hours of hospitalization is required.	Reimbursement	₹ 50,000.00	₹ 1,00,000.00
	Ambulance Services	The company will reimburse up to INR 1,000 per hospitalisation for expenses incurred for transfer of the insured person due to injury during the policy/cover period by an ambulance from the site of accident to the nearest hospital or from one hospital to another hospital.	Reimbursement	₹ 1,000.00 per hospitalisation	₹ 1,000.00 per hospitalisation
	Coma	The company will pay the sum insured for only one incidence of an injury due to an accident which results in a coma of specified severity from the date of the injury.	Benefit	₹ 50,000.00	₹ 1,00,000.00
	Common Disaster Benefit	The company will pay the sum insured in case the spouse of the insured person has also lost his or her life as a result of the same accident, which results in the accidental death of the insured person.	Benefit	₹ 50,000.00	₹ 50,000.00
	Education Benefit	The company will reimburse up to the sum insured towards education fees to the eligible child or children. A maximum of INR 1,00,000 is payable. A maximum of two children are covered.	Reimbursement	-	₹ 1,00,000.00
	Evacuation Benefit	The company will pay INR 5,000 per occurrence if an insured person sustains an injury in the evacuation from the building used by the insured for the insured's business activities.	Benefit	₹ 5,000.00 per occurrence	₹ 5,000.00 per occurrence
	Family Transportation Benefits	The Company will reimburse actual expenses incurred for transportation of one member of the immediate family up to the sum insured.	Reimbursement	₹ 10,000.00	₹ 30,000.00
	Repatriation of Remains	The company will reimburse up to the sum insured towards transportation of the mortal remains of the insured person from the place of death to residence of insured person.	Reimbursement	₹ 5,000.00	₹ 5,000.00
	Funeral Benefits	The company will pay the sum insured towards funeral costs if an insured person sustains injury which results into valid claim under Accidental Death during the policy/cover period.	Benefit	₹ 5,000.00	₹ 5,000.00
	In-Hospital Daily Cash	The company will pay INR 1,000 for each day subject to 2 days deductible and up to a maximum 10 number of days if the insured person is treated in a hospital as an inpatient due to accidental injuries.	Benefit	-	₹ 10,000.00
	Terrorism	Covered	-	Covered	Covered
VAS (Value Added Service)	Teleconsultations - General	Teleconsultation - General (unlimited) can be availed through TATA AIG application.	Benefit	Unlimited	Unlimited
	Discount from Network Providers	Discount from Network Providers can be availed through TATA AIG application.	Benefit	-Diagnostic Discounts (Upto 30% discount) - Medicine Delivery (Upto 15% discount and home delivery) - Health Checkup (Upto 40% discount)	-Diagnostic Discounts (Upto 30% discount) - Medicine Delivery (Upto 15% discount and home delivery) - Health Checkup (Upto 40% discount)
Premium (including GST)				₹ 339.00	₹ 699.00

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?

- i. Customers suffering from any pre-existing diseases and ailments.
- ii. Customer attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or illness.
- iii. Any Customer Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.
- iv. Any Insured Person's participation in Professional Sports or Adventure sports.
- v. Any Insured Person is involved in War or any act of war, or any radioactive or nuclear energy industry.
- vi. Any Insured involved in any act or terrorism.
- vii. Any Insured person involved in breach of law with criminal intent.
- viii. Any Insured involved in any loss of which a contributing cause was Insured Person's actual or wilful participation.
- ix. For more details, please refer detailed policy wordings-

[GROUP ACCIDENT GUARD POLICY Polciy 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 –

- a) Policy Schedule/Certificate of Insurance
- b) 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