



## Group Credit Secure Plus

Critical illness, Accident...Each of the adverse conditions comes with not just sufferings but also huge financial losses. Now you can be prepared for all of them and be free from financial worries with just one product - GCS Plus!

### Eligibility

- Customers (including loan borrowers) of IIFL
- Age: Minimum entry age- 18 yrs and Maximum entry age - 65 yrs

### Salient Features and Benefits

- **Critical Illness Benefit:**  
Entire sum insured is payable on the first diagnosis of any of the listed & defined 15 critical illnesses and procedures as per the GCS Plus policy
- **Personal Accident- Accidental Death or Permanent Total Disability:**  
Entire sum insured is payable, if bodily injury results in accidental death or permanent disability due to an accident
- **Education Benefit (10% of SI up to maximum Rs.5 Lakhs)**  
Lump sum coverage payable in case of accidental death / permanent total disability  
Benefit payable for eligible child who is full time student in any Institution  
Irrespective of no. of children, the benefit is restricted to 10% of Sum Insured or Maximum Rs.5 lacs

### Other Benefits

- ✓ Wide range of Sum Insured – starting from Rs.25K, Up to 5 Crs (in case of loan borrowers – Sum insured should be equal to the loan amount; maximum Rs.5 Crs.)
- ✓ Fixed Sum Insured throughout policy period
- ✓ Minimal Documentation - Single documentation in form of enrollment form
- ✓ Tax Benefit under Section 80D as per prevailing Income Tax Laws for premium paid towards Critical Illness Cover

### Claim Settlement

- We have settled approximately 4 cr of claims for IIFL

Year	Claim Amount Settled
Dec'17-Jan'21	Rs. 4,00,00,000

- This is for training purpose. No business to be solicited using this.

- TATA AIG's claim settlement ratio

Claim settlement ratio	2016-17	2017-18	2018-19	2019-20
	93.69%	94.88%	96.67%	95.29%

### Medical and Lifestyle Information

- Please find below medical and lifestyle questions. These are mandatory declarations to be provided correctly by you & based on which policy will be issued. These need to be answered correctly and accurately by you in the enrolment form that you fill at the time of enrolling into this policy.
- Please disclose disease/s or medical condition/s before buying a policy. Non-disclosure may result in claim not being paid as well as policy termination.

#### 4. MEDICAL AND LIFESTYLE INFORMATION

Please answer the below mentioned questions in Yes (Y) / No (N).

	Insured Persons			
	1	2	3	4
Have you or any of the persons proposed for insurance, ever suffered from or taken treatment, or hospitalized for or have been recommended to take investigations / medication / surgery or undergone a surgery for any of the following critical medical condition#?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you or any of the persons proposed for insurance in good health?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you or any of the persons proposed for insurance undergoing/ awaiting any treatment for any illness?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

# Critical medical condition would mean Cancer, End Stage Renal Failure, Multiple Sclerosis, Major Organ Transplant, Rheumatic heart disease, Coronary Artery Bypass Graft, Stroke, Paralysis, Myocardial Infarction, Angina, Total Blindness, Creutzfeldt-jakob disease, Primary Pulmonary hypertension, Motor Neuron Disease with Permanent Symptoms, Progressive Scleroderma, Brain Tumor, Lung/Liver Failure.

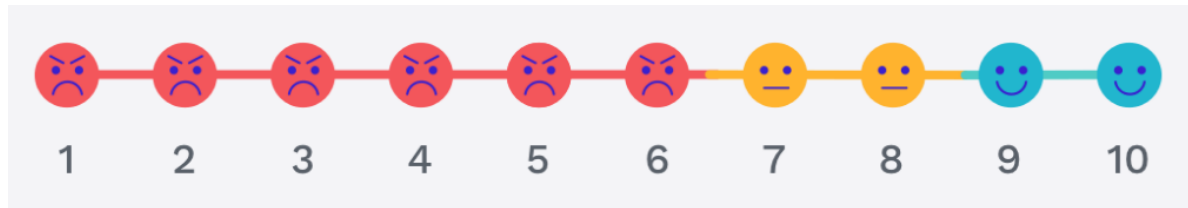
### List of Critical Illnesses

Cancer
End Stage Renal Failure
Multiple Sclerosis
Major organ Transplant
Heart Valve Replacement
Coronary Artery Bypass Graft
Stroke
Paralysis
Myocardial Infarction
Blindness
Third Degree Burns
Creutzfeldt Jakob Disease
Primary Pulmonary Hypertension
Motor Neuron Disease with permanent symptoms
Progressive Scleroderma

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### Happiness Index

- Please rate your satisfaction level after securing your loan with Tata AIG's Group Credit Secure Plus?



#### **Disclaimer:**

"Insurance is the subject matter of the solicitation". For more details on benefits, exclusions, limitations, terms & conditions, please refer 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 Limited**

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Off Senapati Bapat Road, Lower Parel, Mumbai- 400013, Maharashtra, India

Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) Fax: 022 6693 8170 Email: customersupport@tataaig.com

Website: [www.tataaig.com](http://www.tataaig.com) IRDA of India Registration No: 108 CIN: U85110MH2000PLC128425

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