

*Comprehensive protection
while pursuing education abroad.*



Take along TATA AIG's Student Guard Plus.

Your friend abroad.



WITH YOU ALWAYS

Education Abroad

An important phase of life.

Education abroad is your first step in exploring new terrains and expanding your horizon. It's true that opportunities await you. But, unfortunately, so do adversities. Life abroad has quite a many "What-ifs" surrounding you all the time. Are you ready to face it?

Student Guard

Your virtual guardian.

Tata AIG's Student Guard Plus - a unique policy that secures you from almost all adversities surrounding education abroad. Assuring immense peace of mind and confidence, the policy prepares you to face life abroad and lends you a hand when you want it most. Protect yourself with Tata AIG's Student Guard Plus, your guardian while away from home.

Salient Features

Study Interruption

We will reimburse the tuition fees paid in advance for the current semester, if you cannot continue your studies due to medical or compassionate reasons.

Sponsor Protection

In the event of accidental death or permanent disablement of your sponsor, we will reimburse the remaining school fees up to maximum limit shown in the Schedule of Benefits.

Accident and Sickness Medical Expenses

We will pay you Covered Medical Expenses incurred overseas by you, which are not due to a pre-existing condition up to the maximum stated in the Policy Schedule or the Schedule of Benefits.

Compassionate Visit (2-way)*

Visit by a Family member - If you are hospitalized for more than seven (7) consecutive days, we will cover the cost of round-trip economy class air ticket and accommodation expenses for an immediate family member to be with you.

Visit by Student - In the event of death or hospitalization of your parent(s) /spouse/ child (ren) for more than seven (7) consecutive days, we will cover the cost of a round-trip economy class air ticket.

Personal Accident

Student Guard Plus provides worldwide coverage against Accidental Death and Permanent Disablement, whilst you are abroad, up to maximum limit shown in the Schedule of Benefits.

Assistance Services

Our assistance team will be available around the clock for any assistance or referral services.

*Subject to maximum coverage as provided in the Schedule of Benefits

New

Maternity Benefits for Termination of Pregnancy

Medical expenses related to termination of pregnancy are covered subject to maximum amount as provided in the Schedule of Benefits subject to a waiting period of 10 months from the effective date of Policy.

New

Mental and Nervous Disorders

Medical expenses related to treatment for mental and nervous disorders on recommendation of a physician, including alcoholism and drug dependency are covered subject to maximum amount as provided in the Schedule of Benefits.

New

Cancer Screening and Mammography

Medical Expenses related to Cancer Screening and Mammography examination on recommendation from a physician are covered subject to maximum amount as provided in the Schedule of Benefits.

New

Red24 Service (<http://srvb.red24.info>)

Red24 is a unique global security service providing advice to help individuals avoid and manage personal risks for themselves and their families.

New

Relocation Services - For AMERICA 365 days policy

The AIG International Services Student Support Membership provides solutions to the problems students face in the United States. Through our 24-hour multilingual service center, we offer access to a broad range of benefits that are designed to make the transition easy and hassle free.

- US Drivers License & Social Security Application Information
- 24-Hour Emergency Translation Service
- Personal security services from red24
- Worldwide Assistance Services

*Condition Apply. Please refer to policy document for terms and conditions

Other benefits include:

24 hrs Worldwide Emergency Assistance Service, Emergency Medical Evacuation, Repatriation of Remains, Felonious Assault, Lost Luggage, Personal Liability Abroad, Accident and Sickness Medical Coverage.



BENEFITS

Coverages (As per Terms and Conditions of the Policy)		Sum(s) insured in US\$-upto		
Risk - covered by Tata-AIG		Plan A	Plan B	Ultimate
Accident & Sickness Medical Expenses Reimbursement		\$50,000	\$100,000	\$250,000
	Deductible	\$100	\$100	\$100
Emergency Evacuation*		Included	Included	Included
Repatriation of Remains*		Included	Included	Included
AD&D 24 Hours		\$10,000	\$25,000	\$25,000
Felonious Assault (AD & D)		\$5,000	\$5,000	\$25,000
Maternity benefit for termination of pregnancy only.		\$0	\$500	\$1,000
Treatment for mental and nervous disorders: including alcoholism and drug dependency		\$0	\$500	\$1,000
Cancer screening and Mammography examinations		\$250	\$500	\$1,500
Baggage Loss (Checked)		\$500	\$1,000	\$2,000
	Limit per item	\$50	\$100	\$100
	Limit per baggage	\$250	\$500	\$1,000
Baggage Delay (After 12 hours only)*		\$0	\$50	\$150
Loss of passport		\$250	\$250	\$250
	Deductible	\$30	\$30	\$30
Personal Liability		\$100,000	\$100,000	\$500,000
	Deductible	\$200	\$200	\$200
Study Interruption		\$7,500	\$7,500	\$15,000
Sponsor Protection		\$10,000	\$10,000	\$20,000
Compassionate Visit (2-Way) Visit		\$1,500	\$5,000	\$7,500
Bail Bond		\$500	\$1,000	\$5,000
Red 24 Services		included	included	included
Assistance Services		included	included	included
Relocation Services (Applicable only for students covered on 365 days Including America plan)				
*Included under the overall limit of Accident & Services Medical Expenses Reimbursement.				
*Reimbursement of purchase of necessary personal effect, due to baggage delay overseas				

PREMIUM

Age 16-35 years	STUDENT GUARD NEW RATES					
	Excluding America Plans			Including America Plans		
Duration	Plan A	Plan B	Ultimate	Plan A	Plan B	Ultimate
30 Days	1,116	1,219	1,448	2,226	2,590	2,872
60 Days	1,841	2,018	2,405	3,729	4,827	5,484
90 Days	2,568	2,817	3,296	5,233	6,104	6,649
180 Days	4,124	4,529	5,141	8,453	8,980	10,271
270 Days	6,147	6,754	7,671	12,640	15,368	16,937
365 Days	8,410	9,253	10,514	20,199*	21,408*	23,992*

Note: All rates, tax amounts & total gross figures have been rounded to the nearest Rupee value

*365 days Including America Plan premium includes relocation services. For details refer Salient Features

ELIGIBILITY:

- Any individual, between sixteen (16) and thirty-five (35) years of age, enroll and attending a full-time registered educational institution of higher learning, outside Republic of India.
- The insured person can only be covered under one such policy for the period.

KEY EXCLUSIONS

1. Acts of war, participation in illegal acts, professional and/or competitive sports, pregnancy or childbirth except for termination of pregnancy, suicide or self inflicted injury, AIDS.
2. Any Pre-existing conditions or complications arising there from.
3. Any loss due to your engagement in any branch of armed forces or operating; acting as a crew member or an operator of any carrier; testing of any kind of conveyance; engagement in any kind of labor work; engagement in offshore or mining or aerial photography; handling explosives.

Tata AIG - With you always

Tata AIG is a joint venture that is backed by the TATA group - one of India's most respected business conglomerates and the 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.

For more info visit: www.tata-aiggeneral.com

**How can I get the Student Guard Plus cover?
Contact our agent or call our
24x7 helpline 1-800-119966 📞 (in India only)**



TATA AIG GENERAL INSURANCE COMPANY Ltd.,

Registered Office:
Peninsula Corporate Park, Nicholas Pirimal Tower,
9th Floor, GK Marg, Lower Parel,
Mumbai 400013



WITH YOU ALWAYS

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