

# Individual Personal Accident - Prospectus



## Eligibility :

- The policy covers persons in the age group of 91 days to 69 years. The maximum entry age is restricted to 69 years. The Minimum entry age for Adult Dependent: is 18 years and Maximum entry age is 69 years.
- Children below 5 years can be covered from 91st day onwards if either parents are covered under the same policy
- There is no maximum cover ceasing age on renewals.
- The policy will be issued for a period of 1, 2 & 3 year(s) period.
- This policy can be issued to an individual and/or a family.
- The family includes spouse, dependent children and dependent parents (Parents shall not include in laws).

**Dependents** means only the family members listed below:

- Your legally married spouse as long as she continues to be married to You;
- Your children Aged between 91 days and 25 years if they are unmarried
- Your natural parents or parents that have legally adopted You, provided that the parent was below 69 years at his initial participation in the Individual personal accident Policy.
- All Dependent parents must be financially dependent on You.
- An insured person who is covered as child dependent in the policy will be offered a separate individual policy at renewal with all continuity benefits on completion of 25 years.

**Dependent Child** means a child (natural or legally adopted), who is unmarried, aged between 91 days and 25 years, financially dependent on the primary Insured or Proposer and does not have his / her independent sources of income.

## Salient Features & Benefits :

Individual personal accident policy offers following benefits

- Accidental Death [AD] – Death due to an accident
  - Transportation of Mortal remains [TMR] - Expenses upto Sum Insured incurred on transporting the mortal remains of the Insured Person from the place of the Accident or the Hospital to his residence or Hospital or to a cremation or burial ground.
  - Cremation Ceremony [CC] – Lump sum payment in the event of AD for performing the cremation ceremony or burial
- Permanent Total Disablement [PTD] – Lump sum payment in the event of Permanent Total Disablement as per the scale provided in the policy
- Permanent Partial Disablement [PPD] – Lump sum Payment as per the scale provided in the policy in the event of Permanent Partial Disablement
- Temporary Total Disablement [TTD] - Weekly Allowance to compensate loss of pay due to a disability caused by accident. Weekly income at the time of accident shall be the basis of this payment.
- Emergency Road Ambulance Charges [EAC] - Actual expenses upto Sum insured as mentioned in schedule of benefits, incurred on an ambulance used to transfer the Insured Person to the nearest Hospital following an emergency caused due to an Accident.
- Emergency Air Ambulance Charges [EAB]- In case of emergency life threatening health conditions due to the accident within India which requires immediate and rapid ambulance transportation from the site of first occurrence to the hospital/medical centre that ground transportation cannot provide, in such case We will pay for ambulance transportation in an airplane or helicopter subject to maximum limit under the policy.
- Education Fund [EF] - If We have accepted a claim under [AD] or [PTD], We will pay benefit Sum Insured for Dependent Child is provided that dependent children are pursuing an educational course as a full time student in an educational institution and are below the age of 25 years.
- Family Transportation [FTB] - If We have accepted a claim under [AD] or [PTD], We will reimburse actual expenses up to the Sum Insured incurred in transporting one Immediate Family Member to the Hospital where the Insured Person is admitted following an Accident,
- Purchase of Blood [PB] - If We have accepted a valid claim under [AD], [PTD], [PPD] or [TTD], We will reimburse actual expenses up to the Sum Insured incurred in purchasing blood through a Hospital or lawful blood bank for the required medical or surgical treatment of the Insured Person following an Accident
- Transportation of Imported Medicine [IMT] - If We have accepted a valid claim under [AD], [PTD], [PPD] or [TTD], We will reimburse actual expenses up to the Sum Insured incurred on freight charges for importing medicines to India, provided that such medicines are not available in the India.
- Accidental Hospital Cash [AHC] - We will pay daily allowance, if the Insured Person is Hospitalised due to an Accident, for each continuous and completed period of 24 hours of Hospitalisation.
- Accidental Medical Expenses: If We have accepted a valid claim under the Section [AD], [PTD], [PPD] or [TTD], We will reimburse the Medical Expenses incurred by the Insured Person for use of Hospital facilities for medical treatment following an Accident.
- Accidental In-patient Hospitalisation [AIH] - If any Insured Person suffers an Accident during the Policy Period that requires that Insured Person's Hospitalisation as an inpatient, We will reimburse the Medical Expenses incurred for the in-patient treatment of such Insured Person in a Hospital for medical treatment following the Accident, provided that the Hospitalisation commences within the same Policy Period.
- Restore Benefit for Accidental In-patient Hospitalisation [RSB] - Instant addition of 100% Accidental In-patient Hospitalization sum insured upon partial/ complete utilization of Your Accidental In-patient Hospitalization sum insured during the policy year.
- Accidental Out-patient Hospitalisation [AOH] - If Insured Person suffers an Accident during the Policy Period that requires Outpatient Treatment, then We will in addition reimburse the Medical Expenses incurred for the Insured Person provided that the expenses are incurred within the same Policy Period. Out-patient expenses include, diagnostic tests, vaccinations, pharmacy, consultations with a Medical Practitioner, Plaster cast, crutches, Minor OT charges. A deductible of Rs 500 shall apply to each and every claim.
- Broken Bones [BB] - Lump Sum Payment as per the scale provided in the policy in the event of a Fracture of a bone due to an accident.
- Marriage Expenses for Children [MEC] - If We have accepted a claim under Sections [AD] or [PTD], We will pay Sum Insured as marriage expenses for each unmarried Dependent Child of the Insured Person, provided that Our maximum liability under this Section for all Dependent Children, irrespective of the number of Dependent Children shall be limited to the Marriage Expenses Sum Insured.
- Coma [COMA] - If any Insured Person is rendered Comatose due to an Accident during the Policy Period, We will pay a weekly benefit amount of 1% of the Sum Insured as long as the Insured Person remains Comatose (Max 100 weeks).

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19. Carrier [CCR] - We will pay up to the Carrier Sum Insured for the [AD] or [PTD], of any Insured Person due to an Accident during the Policy Period which occurs while such Insured Person was traveling as a fare paying passenger in a Carrier.
20. Modification of Residence/Vehicle [MRES] - If We have accepted a claim under [PTD], We will reimburse the reasonable expenses incurred to modify the Insured Person's residential accommodation or the Insured Person's vehicle.
21. Burns [BUR] - If the Insured Person suffers from second or third degree Burns due to an Injury arising out an Accident that occurs during the Policy Period, We will pay the amount as per the scale provided in the policy.
22. Elderly Care [EDC] If We have accepted a claim under [AD] or [PTD], then in addition We will pay benefit Sum Insured for supporting Dependent Parent(s) of the Insured Person provided that Dependent Parent's age is greater than 65 years
23. Pet Care [PTC] - If We have accepted the claim under [AIH] then We will pay per day benefit amount for each completed day of such Hospitalisation provided that Insured Person provides satisfactory documented proof of pet ownership.
24. Homemaker Care Allowance [HMA] - In an event the non-earning spouse is Hospitalized for more than 7 continuous days in a Hospital due to Injury sustained in an Accident which prevents the non-earning spouse to continue with the normal household activities, then We will pay lumpsum benefit Sum Insured.
25. Cost of Prosthetics [COP] - If We have accepted a claim under [PTD], then We will in addition reimburse the actual expenses upto the benefit Sum Insured incurred on purchase of Medically Necessary prosthetics devices (artificial devices replacing body parts such as artifical limbs or eyes), orthopectic braces and durable medical equipment such as wheelchair, crutches, hospital beds, traction equipment's, walkers provided it has been recommended by the treating Medical Practioneer.
26. Education Fund on Disability of Dependent Child - If We have accepted a claim under [PTD] Or [PPD] for the insured Dependent Child, then We will in addition pay benefit Sum insured for the education of disabled child/ children in a special school or institution provided that they are below the age of 25 years and is pursuing full time education at the time of disablement.
27. Adventure Sport [ADS] - If the Insured Person suffers an Accidental bodily injury during the Policy Period while engaged in Adventure Sports in a non-professional capacity and under the supervision of trained professional and this is the sole and direct cause of his death or permanent total disablement within 365 days from the date of the Accident then We pay benefit sum insured as per per the scale provided in the policy.
28. Head and Spinal Injury [HSI]- If We have accepted a claim under [AD], [PTD] or [PPD], then We in addition will reimburse expenses incurred on diagnostic tests such as but not limited X-ray, MRI, CT scan, ultrasound upto the benefit Sum Insured provided that Injuries are sustained on the head and or spine and are prescribed by treating Medical Practitioner and are conducted within 3 months of Accident.
29. Loan Secure [LSR]- If We have accepted a claim under the [AD] OR [PTD], then We in addition will pay the balance outstanding principal loan amount as on the date of Accident or death whichever is later, subject to a maximum of benefit Sum Insured. Outstanding principle loan amount would not include any arrears or penalties levied by the bank or financial institution.
30. Multi Member Disability- In an event of Accident of two or more Insured Persons insured under the same policy which results in permanent disablement then, We will pay 120% of the benefit payable under PTD (Benefit 2), provided that disability is resulting from a single accident.

## Family Cover :

- Adult dependents and dependent children can be covered. .

## Loading

Acceptance with Risk Loading: For health hazards with a higher morbidity risk as compared to the general population with similar demography. The maximum loading applied will not exceed 100% for individual health issue/medical condition and 150% on an individual. The loading applied can be a percentage based loading or a flat loading depending on the chances of recurrence of the health issue. For loadings applied the information for the same will be provided by either a recorded voice call or letter and consent for the same (either written, or on the voice call, or from the registered mail ID) needs to be provided with the additional premium for the policy to be issued. The consent would not be mandatory if the loading (additional premium) is paid by self-cheque, credit card, debit card or online payment methods.

Acceptance with Exclusions of certain benefits (TTD): The whole benefit or some health issues for it may need to be applied. Exclusions need to be intimated to the customer by a letter or on recorded voice call and the consent for the same needs to be collected (on the recorded voice call/in writing/on email from the registered e-mail ID) for the policy to be issued. The exclusion applied will be valid for the treatment of the conditions, its direct consequences/complications or any complications arising out of it's treatment.

## Applicable Discounts

Family discount - A discount on the gross premium is available if two or more members are covered under the same policy.	<b>10%</b>	
<b>Discount for multi-year policies ( on single premium)</b>	<b>No. of years</b>	<b>Discount</b>
2 year premium = Annual premium x 2 x ( 1 - discount applicable)	2 Years	7.5%
3 year premium = Annual premium x 3 x ( 1 - discount applicable)	3 Years	10%

## Schedule of Benefits

	<b>Essential</b>	<b>Advance</b>	<b>Elite</b>	<b>Standard</b>	<b>Premium</b>
Accidental Death (AD)	20 L to 1 Cr	1 cr. to 2.5 cr.	2.5 cr. to 10 cr.	1, 2, 3, 5, 7.5, 10, 25, 50 L	5, 10, 15, 25, 50, 100, 200, 500 L
Transportation of Mortal Remains	Up to 25,000	Up to 50,000	Up to 1 L	2 % of AD SI; max 10,000	10000
Permanent Total Disablement	Up to AD SI	Up to AD SI	Up to AD SI	Up to AD SI	Up to AD SI
Permanent Partial Disablement	Up to AD SI	Up to AD SI	Up to AD SI	Up to AD SI	Up to AD SI
Emergency Ambulance (Road)	Up to 5,000	Up to 10,000	Up to 20,000	2000	2000
Education Fund	50000	1L	2 L	10 % of AD SI; max 20,000	20000

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Purchase of Blood	Up to 10,000	Up to 10,000	Up to 10,000	-	10000
Cremation Ceremony	Up to 25000	Up to 50000	Up to 1 L	-	-
Cost of Prosthetics	Up to 20,000	Up to 50,000	Up to 1 L	-	-
Accidental Out-patient Hospitalisation	Up to 5000	Up to 5000	Up to 10,000	-	-
Hospital Cash	1000 for 15 Days	3000/day for 15 Days	5000/ day for 15 Days	-	-
Family Transport Benefit	-	Up to 50,000	Up to 1 L	1 % of AD SI; max 50,000	1 % of AD SI; max 1 L
Modification of Residence/Vehicle	-	Up to 2.5 L	Up to 5 L	-	10% of AD SI; max 1L
Broken Bones	-	50000	1 L	-	1 L
Burns	-	15L	25 L	-	-
Adventure sports	-	Up to AD SI	Up to AD SI	-	-
Head & spinal Injury	-	Up to 20,000	Up to 50,000	-	-
Air Ambulance	-	Up to 2,00,000	Up to 3 L	-	-
Education Fund for disabled dependent Child	-	2 L	3 L	-	-
Pet Care	-	2500/day for 15 days	2500/day for 15 days	-	-
Home Maker Care Allowance	-	25000	50,000	-	-
Transport of Imported Medicine	-	-	Up to 20,000	-	20000
Multiple Member disability	-	-	120% of PTD SI	-	-
Coma	-	-	Up to 50 L	-	-
Carrier	-	-	1 L	-	-
Marriage expenses for Children	-	-	10 L	-	-
Elderly care	-	-	3 L	-	-
Accident Medical Expenses	-	-	-	10% of AD SI; max 50,000	-
Accident Hospitalisation (In-patient)	-	-	-	-	1,00,000

## Optional Benefits

Total Temporary Disablement	Up to 5 L	Up to 25 L	Up to 50 L	Up to 5L	Up to 15L
Accidental Inpatient Hospitalisation with Restore Benefit	1 L	3 L	5 L	-	-
Loan Secure	Up to Accidental Death SI	Up to Accidental Death SI	Up to Accidental Death SI	-	-

1. The maximum AD Sum Insured for Non-Earning Spouse and Dependent Parent is restricted to 50% of Proposer's AD Sum Insured, maximum up to Rs. 100,00,000
2. The maximum AD Sum Insured for Children is restricted to 25% of Proposer's AD Sum Insured, maximum up to Rs. 25,00,000
3. Following covers are not available to Non-Earning Members – Temporary Total Disablement, Education Fund, Loan Secure
4. Following covers are not available to Children – Temporary Total Disablement, Education Fund, Loan Secure

## Terms of Renewal:

- This policy is ordinarily renewable for life except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured in which case the policy shall be cancelled ab-initio from the inception date or the renewal date (as the case may be), or We may modify the Policy. In case a claim is made under such Policy, it shall be rejected/repudiated and all benefits payable under such Policy shall be forfeited with respect to such claim.
- Grace Period - Grace Period of 30 days for renewing the policy is provided under this policy.
- Maximum Age – There is no maximum cover ceasing age on renewal in this policy. However, for age 70 and above during renewals the Sum Insured will be restricted to Rs. 20, 00,000 INR if the coverage is beyond 20,00,000. Policy does not offer Sum Insured enhancement beyond the completed age of 70 years.
- Renewal premium are subject to change with prior approval from IRDAI. Any change in benefits or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated at least 3 months in advance.
- In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy. Insured Person will have the option to migrate to similar indemnity health insurance policy available with us at the time of renewal with all the accrued continuity benefits such as Multiplier Benefit, waiver of waiting period etc. provided the policy has been maintained without a break.

## Cumulative Bonus

- The policy carries a cumulative bonus of 5% per claim free year up to a maximum of 50% of the Accidental Death Sum insured.
- If a cumulative bonus has been applied and a claim is made, then in the subsequent Policy Year the cumulative bonus will automatically reduce by 5% in that following Policy Year.
- The cumulative bonus will be applicable for Accidental Death, Permanent Total Disability & Permanent Partial Disability Sum Insured only.
- No transfer of Cumulative Bonus from other insurers

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## Geography

This Policy applies to events or occurrences taking place anywhere in the world unless limited by Us in a through an endorsement.

The benefit in respect of Accidental Medical Expense, Accidental In-patient Hospitalisation, Accidental Out-patient Hospitalisation, Accident Hospital Cash, Loss of Personal effects, Emergency Air Ambulance, Emergency Hotel stay, Cab and Bus Cover shall be paid only for expenses and or mugging, incurred in India, irrespective of the place where the injury was sustained / accident occurred. The benefit towards Modification of Residence/ Vehicle expenses shall be payable only upon modification performed in India.

All payments under this Policy will only be made in Indian Rupees within India.

## Requirement

- Completed proposal form
- Income support declaration or Proof of income depending on the Sum Insured

## Occupation Class

There will be 6 different classes of occupation basis which the coverage will be decided on.

**Occupation Class 1 (OC1):** Professionals, Managers, Business men without exposure to work outside office or regular travel on road or manual work.

Persons engaged in White collar non-hazardous occupations in office, showroom only e.g. Lawyers, Doctors, Dentists, Office Executives, Clerks, Salesmen, Superintending/ Consulting Engineers, Teachers, Bureaucrats, Accountants, Architects, Bankers, Persons engaged in administration functions, Persons primarily engaged in occupations of similar hazard. Occupation Class I includes Housewife and Students

**Occupational Class 2 (OC2):** Professionals, Managers, Business men with some exposure to work outside office or regular travel on road or some manual work.

Persons engaged in Semi-hazardous occupations with duties in a supervisory capacity, and not a machine operator of any type, nor doing manual work e.g. Builders, Contractors, On-site engineers, Personal Car Drivers, Mechanics, Veterinary Doctors and persons engaged in occupation of similar hazards

**Occupation Class 3 (OC3):** Semi or Unskilled workers, skilled laborers, low voltage electricians, drivers, automated machine operators with moderate to heavy manual work or working in workshops or in the open.

Persons engaged in manual labor, skilled or semi-skilled workers using light / heavy machinery i.e Filing Station Attendants, Taxi Drivers, industrial Workers Or Unskilled Laborers, Construction Workers, Farmers, Laborers and Persons engaged in occupations of similar hazards.

**Occupation Class 4 (OC4):** Occupation or nature of job involve working in mines, explosive units, oil/gas/metal/power or chemical production, professional sports, high voltage electricity, handling of heavy machinery or hazardous materials; driving of heavy motor vehicles, working at heights or significant manual labor.

Persons working in Mines, Explosive, Magazines, Workers involved in electrical installation with High-tension supply, jockeys, Circus personal, persons engaged in activities like racing on wheels or Horseback, Ship crews, professional sports teams, diving, big game hunting, Race show or stunt show participants, Mountaineering, Winter Sports, Skiing, Ice Skating, Ballooning, Hang gliding, River Rafting, Polo playing and persons engaged in occupations of similar hazards.

**Occupation Class 5 (OC5):** Individuals with unearned income (rental or interest, landlords)

**Occupation Class 6 (OC6):** Police, Armed forces, sea going vessels Crews, Aircraft pilots and cabin crews, Actors, Heavy vehicle drivers, Automated machine operators

## Exclusions

- Any Insured Person committing or attempting to commit a breach of law with criminal intent.
- Intentional self-inflicted injury, suicide or attempted suicide while sane or insane, mental, psychiatric or nervous disorder or condition, insanity, anxiety or depression
- An Insured Person's participation or involvement in naval, military or air force operation.
- If engaged in adventure sport unless Adventure Sport benefit is opted by insured.
- Participation in actual or attempted felony, riots or civil commotion.
- Plastic surgery or cosmetic surgery or treatments to change appearance unless necessary as a part of medically necessary treatment certified by the attending Medical Practitioner for reconstruction following an Accident or burns.
- AIDS (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus), venereal disease, sexually transmitted disease or illness,
- The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol.
- Treatment directly or indirectly arising from or consequent upon war or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/ materials, chemical and biological weapons, radiation of any kind.
- Pregnancy or childbirth or in consequence thereof.
- Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed.
- Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him, however proven material costs are eligible for reimbursement in accordance with the applicable cover.
- External Congenital diseases, defects or anomalies or in consequence thereof.
- Any non-allopathic treatment.
- Diseases spread/ caused through an insect bite by transfer of organisms for which the insect is a known carrier or host.
- Any non-medical expenses mentioned Any non-medical expenses mentioned on our website ( <http://www.hdfcergohealth.com/download-forms/List-of-Non-Medical-Expenses.pdf>)

## Premium rates:

- The premium under individual coverage will be charged on the completed age of the individual insured member.
- The premium for the policy will remain the same for the Policy Period mentioned in the policy schedule.
- Please note that your premium at renewal may change due to a change in your occupation or change in the applicable tax rate.
- Premium rates are subject to change with prior approval from IRDAI.
- The Sum Insured of the dependent insured members should be equal to or less than the Sum Insured of the Primary Insured member. In case where two or more children are covered, the Sum Insured for all the children must be same. Sum insured of all Dependent Parents and Dependent Parent in law must be same.

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PI Note. Premium rates and policy terms and conditions are for standard healthy individuals. These may change post underwriting of proposal based on medical tests (where applicable) and information provided on the proposal form.

Mid Term addition during the policy Period is allowed only for newly married spouse or new born children, legally adopted child after waiting period and child > 91 days not covered earlier. The premium would be charged on pro-rata basis.

## Premium Rating Schedule

The price depends on several factors including the following

- Sum insured
- Occupation Class
- Health condition

## Free Look Period (Applicable for policies with policy duration of 1 year or greater)

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of canceling the Policy stating the reasons for cancellation and You shall be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel your Policy only if You have not made any claims under the Policy. All Your rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

This condition shall apply to policies with Policy Period of less than 1 year.

## Termination:

- a. You may terminate this Policy at any time by giving Us written notice, and the Policy shall terminate when such written notice is received. There will be no refund for cancellation for policies with upto 6 months of duration. For policies beyond 6 months of duration & subject to no claim been made under the Policy, we will refund the premium in accordance with the table below

Length of time policy is in force	Policy Duration < 1 year	1 year	2 years	3 year
Upto 1 Month	Nil	75%	87.50%	92.50%
Upto 3 Months	Nil	50%	75.00%	85.00%
Upto 6 Months	Nil	25%	62.50%	75.00%
Upto 12 Months	Nil	Nil	48.00%	60.00%
Upto 15 Months	NA		25.00%	50.00%
Upto 18 Months	NA		12.00%	35.00%
Upto 24 Months	NA		Nil	30.00%
Upto 30 Months	NA			15.00%
Upto 30 +Months	NA			Nil

- b. We shall terminate this Policy for the reasons as specified under aforesaid section 4 I) (Non-Disclosure or Misrepresentation) & section 7 J) (Fraudulent Claims) of this Policy and such termination of the Policy shall be ab initio from the inception date or the renewal date (as the case may be), upon 30-day notice, by sending an endorsement to Your address shown in the Schedule. In case of Dishonest or Fraudulent claims the premium paid will not be refunded.

We would be happy to assist you. For any help contact us at: E-mail: [customerservice@hdfcergohealth.com](mailto:customerservice@hdfcergohealth.com) | Toll Free: 1800 102 0333

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