

PERSONAL ACCIDENT INSURANCE (individual)

Coverage:

Bodily injury and death resulting solely and directly from accident caused by external, violent and visible means

RISK GROUP I (Target customers):

Accountants, Doctors Lawyers, Architects, Consulting Engineers, Teachers, Bankers, and Persons engaged in administrative functions, Persons primarily engaged in occupations of similar hazard

- Coverage as per Table B
- Age not more than 75 years and not less than 18 Years (Beyond 70 Years a fitness certificate is mandatory from Medical Practitioner)

Sum Insured: 2, 00,000/- Per person

Premium: Rs. 200/- inclusive of GST as applicable Per Person

BENEFITS (TABLE B) – Example (For details please refer to policy wordings)

Benefits are shown below for a Capital Sum Insured (CSI) of Rs. 2, 00,000/-

1. Death only (100%) : Rs. 2,00,000
2. Loss of two limbs / two eyes or one limb and one eye (100%) : Rs. 2,00,000
3. Loss of one limb or one eye (50%) : Rs. ,100,000
4. Permanent Total Disablement from Injuries other than those named above (PTD) (100%) :Rs. 2,00,000
5. Permanent Partial Disablement (PPD) % of CSI as applicable

Note:

- a) The cover is worldwide.
- b) Cumulative Bonus: The sum payable under items 1 to 4 is increased by 5% each year on renewal of the Policy upto a limit of 50%. The earned cumulative bonus will not be lost if the policy is renewed within 30 days of its expiry.

EXCLUSIONS: (Illustrative) (For details please refer to policy wordings):-

1. On duty with any Armed Force
2. Intentional Self-injury, Suicide
3. Medical or surgical expenses
4. Aviation other than as a passenger
5. Nuclear radiation
6. Any consequence of War
7. Child birth Pregnancy or other physical causes peculiar to the female sex.
8. Whilst committing any breach of law with criminal intent
9. Professional sports
10. Participation in any kind of motor speed contest
11. Underground mining
12. Naval, military or air force personnel
13. Employers' liability, occupational disease
14. Communicable diseases declared as pandemic/ epidemic by WHO