



PERSONAL ACCIDENT INSURANCE PROSPECTUS - CUM - PROPOSAL FORM BRIEF PARTICULARS OF THE COVER

The policy provides for the payment of certain amount for death or disablement of Insured person due to an accident. The amount depends on the Capital Sum Insured.

Details of the cover are shown in the policy wordings. Brief particulars are given below for reference.

For the sake of convenience Benefits are shown below for a Capital Sum Insured (CSI) of Rs. 1,00,000/-.

BENEFITS		
1. Death only		Rs. 1,00,000
2. Loss of two limbs two eyes or one limb and one eye		Rs. 1,00,000
3. Loss of one limb or one eye		Rs. 50,000
4. Permanent Total Disablement from Injuries other than those named above (PTD)		Rs. 1,00,000
5. Permanent Partial Disablement (PPD) % of CSI, as shown on next page.		
6. Temporary Total Disablement (TTD) at 1% of CSI upto 100 weeks (Maximum weekly benefits not exceeding Rs.3,000) However limited to Capital Sum Insured. (Please see not below).		Rs. 1,000 per week

Additional Benefits free of cost available under all Tables

1. Expenses for carriage of dead body of the Insured person (Death due to accident only) to the place of residence 2% of CSI of Rs. 2,500/- whichever is lower.
2. Education grant is payable in the event of death or permanent total disablement of the Insured person:
 - a) One dependent child below 25 years of age 10% of CSI subject to maximum of Rs. 5,000/-.
 - b) More than one dependent child below 25 years of age 10% of CSI subject to maximum of Rs. 10,000/-.

Table Risk Group		Rate of Premium per mille		
		I	II	III
D	Benefit as per (1) above	0.45	0.60	0.90
C	Benefits as per (1) to (4) above	0.70	0.90	1.30
B	Benefits as per (1) to (5) above	1.00	1.25	1.75
A	Benefits as per (1) to (6) above	1.50	2.00	3.00

- Note :
- 1) Limit of age 5-70 years,
 - 2) The aforesaid limits would apply cumulatively in the event of There being more than one policy on the life of the insured person.
 - 3) The Proposer may choose any of the above tables.
 - 4) The cover is worldwide.
 - 5) 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.

Special Note : Family Package Cover
Family Package Cover can be granted on the following pattern :-

- | | |
|---|---|
| (i) Earning Member (Person Insured) and Spouse, if earning..... | CSI for each as per norms |
| (ii) Spouse (if not earning member)..... | 50% of the CSI of the earning member of Rs. 1 lakh whichever is lower. |
| (iii) Children (between age of 5 years and 25 years)..... | 25% of the CSI of either earning member or Rs. 50,000/- whichever is lower per child. |

- Note :**
1. For Children the maximum cover shall be limited to Death and permanent Disablement (total and partial) only i.e. Table 'B' benefits only.
 2. A discount of 10% may be granted on the gross premium under the Family Package cover.

Extension Cover :-

1. The Policy can be extended to include medical expenses to the extent of 40% of the valid claim amount or 10% of Capital Sum Insured whichever is less subject to payment of additional premium at the rate of 20% of basic premium.

RISK GROUP I :

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

RISK GROUP II :

Builders, Contractors and Engineers engaged insuperintending functions only, Veterinary Doctors, paid drivers of motor cars and light motor vehicles and persons engaged in occupations of similar hazard and not engaged in manual labour.

All persons engaged in manual labour (Except those falling under Group III) Cash Carrying Employees, Garage and Motor Mechanics, Machine Operators, Drivers of trucks of lorries and other heavy vehicles, Professional Athletes and Sportsmen, Woodworking Machinists and Persons engaged in occupations of similar hazard.

RISK GROUP III :

Persons working in underground mines, explosives magazines, workers involved in electricals installation with high tension supply, Jockeys, Circus personnel, Persons engaged in activites like racing on wheels or horseback, big game hunting mountaineering, winter sports, skiing, icehockey, ballooning, hang gliding, river rafting, polo & persons engaged in occupations/activities of similar hazard.

EXCLUSIONS : Some of the major exclusions are shown below :-

The Policy does not cover death injury or disablement resulting from :

- (a) Service on duty with any Armed Force.
- (b) Intentional Self-injury, Suicide or attempted suicide, insanity, venereal diseases, aids or the influence of intoxicating drink or drugs.
- (c) Medical or surgical expenses (except where such treatment is rendered necessary within the scope of the policy and medical extension taken.
- (d) Aviation other than as a passenger (fare-paying or otherwise) in any duly licenced standard typed of aircraft anywhere in the world.
- (e) Nuclear radiation or nuclear weapons material.
- (f) Any consequence of War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not) Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Seizure, Capture, Arrests, Restraint, and Detainments of all kings, Princes and People of whatever nation conditions or quality so ever.
- (g) Child birth Pregnancy or other physical causes peculiar to the female sex.
- (h) Whist committing any breach of law with criminal intent.

Permanent Partial Disablement

(Please refer Benefit 5 on page 1)

Parts lost	Percentage of Capital Sum Insured
i) Loss of toes - all	20
Great - both phalanges	05
Great - one phalanx	02
Other than great, if more then one toe lost each	01
ii) Loss of hearing - both ears	75
iii) Loss of hearing - one ear	30
iv) Loss of four fingers and thumb of one hand	40
v) Loss of four fingers	35
vi) Loss of thumb - both phalanges	25
- one phalanx	10
vii) Loss of index finger	
- three phalanges or two phalanges or one phalanx	01
viii) Loss of middle finger	
- three phalanges or two phalages or one phalanx	06
ix) Loss of ring finger	
- three phalanges or two phalages or one phalanx	05
x) Loss of little finger	
- three phalanges or two phalages or one phalanx	04
xi) Loss of metacarpels	
- first or second (additional) or third, fourth or fifth (additional)	03
xii) Any other permanent partial disablement	Percentage as assessed by the Panel Doctor of the Company