

Individual Personal Accident – [Library of Benefits]

Eligibility

- a) 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.
- b) Children below 5 years can be covered from 91st day onwards if either parents are covered under the same policy
- c) There is no maximum cover ceasing age on renewals.
- d) The policy will be issued for a period of 1, 2 & 3 year(s) period. Policy also can be issued for a period less than 1 year like in per day and per month basis, in case to case basis policy coverage can extend for covering individuals on per kilometer basis.
- e) This policy can be issued to an individual and/or a family.
- f) 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 65 years at his initial participation in the Health On Policy.
- Your Parent -in-law as long as Your spouse continues to be married to You and were below 65 years at his initial participation in the Health On 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

1.
 - 1.1 Accidental Death [AD] – Death due to an accident
 - 1.2. 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.
 - 1.3. Cremation Ceremony [CC] – Lump sum payment in the event of AD for performing the cremation ceremony or burial
2. Permanent Total Disablement [PTD] – Lump sum payment in the event of Permanent Total Disablement as per the scale provided in the policy
3. Permanent Partial Disablement [PPD] – Lump sum Payment as per the scale provided in the policy in the event of Permanent Partial Disablement
4. 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.

5. 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.
6. 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.
7. 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.
8. 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,
9. 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
10. 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.
11. Accidental Hospital Cash [AHC] - We will pay daily allowance, if the Insured Person is Hospitalised (including In patient care AYUSH Treatment in an AYUSH Hospital) due to an Accident, for each continuous and completed period of 24 hours of Hospitalisation.
12. 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.
13. 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.

Note pertaining specifically to AYUSH Treatments only:

Medical expenses pertaining only to In-patient care AYUSH treatment sustained due to an Accident is also covered under 'Accident In-patient Hospitalization' cover if undertaken in an AYUSH Hospital. However, any medical expense other than In-patient care AYUSH treatment expenses are not covered under this policy.

14. 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.
15. 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.

16. 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.
17. 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.
18. 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).
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. Orphan Support [ORS] - If insured person and his/her spouse suffers an Accidental bodily injury in the same single Accident during the Policy Period which is the sole and direct cause of their death within 365 days from the date of the Accident, then We will pay double Sum Insured for each Insured Person for supporting the orphan.
26. 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 artificial 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.
27. 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.

28. Disappearance [DIS] –We will pay benefit sum insured in the event Insured Person's body cannot be located within a period of 365 days following a forced landing, stranding, sinking or wrecking of a Carrier in which such Insured Person was travelling or in any event arising as a result of Acts of God Perils during the Policy Period, wherein it is reasonable to believe that Insured Person has died as a result of an accident. If any time after the payment of accidental death benefit, it is found that the Insured Person has survived the accident then all payments shall be reimbursed in full to Us.
29. 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.
30. 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.
31. 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.
32. Trip Cancellation [TCL]If an Insured Person's journey as a fare paying passenger on a Carrier is unavoidably cancelled because of Accidental Death of the Insured Person or the travelling Insured Person's Immediate Family Member or travelling companion, or the Hospitalisation of the Insured Person or the travelling Insured Person's parent, spouse or child due to a sudden Illness or serious injury where a Medical Practitioner has recommended that due to the severity of the medical condition it is necessary to cancel the trip. Then We will reimburse up to the Trip Cancellation Sum Insured, for those travel and accommodation expenses that the Insured Person has paid and cannot recover or for which no value can be derived or he is liable to pay.
33. Loss of Personal Effects [LPE]- Covers personal items such as Laptop, watch, camera, mobile Phone/PDA, and any other such equipment or items which the Insured Person is in possession of or in constant visual contact at the time of the loss due to mugging then We will cover such item for its depreciated value as per grid provided in policy wordings
34. Emergency Hotel Stay - If we have accepted a claim under Accident hospitalization which results in extending of the hotel stay then, We will reimburse the reasonable costs of accommodation (boarding and lodging), of the Immediate Family Member or Co-insured.
35. 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.
36. Cab and Bus Cover – Covers Insured Person in an event the Insured Person is Hospitalised or more than 7 consecutive days due to an accident while traveling as a fare paying passenger in a Carrier.

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.

Discounts

| Description | Discount | |
|---|---------------------|-----------------|
| Family discount - A discount on the gross premium is available if two or more members are covered under the same policy. | 10% | |
| Discount for multi-year policies (on single premium) | No. of years | Discount |
| 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% |

Fixing Sum Insured

| Benefits | Sum Insured |
|--|--|
| Benefit 1. 1) Accidental Death | <ul style="list-style-type: none"> - 20 (twenty) times annual income for salaried people and 25 (twenty five) times the annual income of self-employed/business owners. - The maximum sum insured for unearned income will be 10 times the annual income up to a maximum of 50L. |
| Benefit 1. 2) Transportation of Mortal Remains | Upto INR 25000; 50000; 100,000 |
| Benefit 1. 3) Cremation Ceremony | Upto INR 25000; 50000; 100,000 |
| Benefit 2. Permanent Total Disablement | <ul style="list-style-type: none"> - 20 (twenty) times annual income for salaried people and 25 (twenty five) times the annual income of self-employed/business owners. - The maximum sum insured for unearned income will be 10 times the annual income up to a maximum of 50L |
| Benefit 3. Permanent Partial Disablement | <ul style="list-style-type: none"> - 20 (twenty) times annual income for salaried people and 25 (twenty five) times the annual income of self-employed/business owners. - The maximum sum insured for unearned income will be |

| | 10 times the annual income up to a maximum of 50L | | | | | | | | | | | | | | | | |
|---|---|---------|--------------------|--|--|----------|---------|---------|---------|----------|---------|---------|---------|----------|---------|---------|---------|
| Benefit 4. Temporary Total Disablement | Two times total annual income maximum up to (Lower of Rs. 50,00,000 L and accidental death sum insured) | | | | | | | | | | | | | | | | |
| Benefit 5. Emergency Road Ambulance Charges | Upto INR 2000, 5000, 10000, 20000 | | | | | | | | | | | | | | | | |
| Benefit 6. Emergency Air Ambulance Charges | Upto INR 100000, 200000, 300000 | | | | | | | | | | | | | | | | |
| Benefit 7. Education Fund | Upto INR 20000, 50000, 100000, 200000 | | | | | | | | | | | | | | | | |
| Benefit 8. Family Transportation | Upto INR 10000; 50000; 100,000 | | | | | | | | | | | | | | | | |
| Benefit 9. Purchase of Blood | Upto 5 % of AD Sum Insured; max up to Rs 10,000 | | | | | | | | | | | | | | | | |
| Benefit 10. Transportation of Imported Medicine | Upto 5 % of AD Sum Insured; max up to Rs 20,000 | | | | | | | | | | | | | | | | |
| Benefit 11. Accident Hospital Cash | <table border="1"> <thead> <tr> <th>Per day</th> <th colspan="3">Maximum no of days</th> </tr> </thead> <tbody> <tr> <td>INR 1000</td> <td>15 days</td> <td>30 days</td> <td>60 days</td> </tr> <tr> <td>INR 3000</td> <td>15 days</td> <td>30 days</td> <td>60 days</td> </tr> <tr> <td>INR 5000</td> <td>15 days</td> <td>30 days</td> <td>60 days</td> </tr> </tbody> </table> | Per day | Maximum no of days | | | INR 1000 | 15 days | 30 days | 60 days | INR 3000 | 15 days | 30 days | 60 days | INR 5000 | 15 days | 30 days | 60 days |
| Per day | Maximum no of days | | | | | | | | | | | | | | | | |
| INR 1000 | 15 days | 30 days | 60 days | | | | | | | | | | | | | | |
| INR 3000 | 15 days | 30 days | 60 days | | | | | | | | | | | | | | |
| INR 5000 | 15 days | 30 days | 60 days | | | | | | | | | | | | | | |
| Benefit 12. Accidental Medical Expenses | Upto 10% of AD Sum Insured; maximum 50,000 | | | | | | | | | | | | | | | | |
| Benefit 13. Accidental In-patient Hospitalisation | Upto INR 1 Lacs, 2 Lacs, 3 lacs, 4 lacs, 5 Lacs | | | | | | | | | | | | | | | | |
| Benefit 14. Restore Benefit for Accidental In-patient Hospitalisation | Accidental In-patient Sum Insured | | | | | | | | | | | | | | | | |
| Benefit 15. Accidental Out-patient Hospitalisation | INR 5000, 10000, 20000 *Deductible of INR 500 apply to each and every claim | | | | | | | | | | | | | | | | |
| Benefit 16. Broken Bones | INR 25000, 50000, 1lacs | | | | | | | | | | | | | | | | |
| Benefit 17. Marriage Expenses for Children | 10,00,000 | | | | | | | | | | | | | | | | |
| Benefit 18. Coma | Two times total annual income maximum up to (Lower of Rs. 50,00,000 L and accidental death sum insured) | | | | | | | | | | | | | | | | |
| Benefit 19. Carrier | INR 50000, 100000, 200000 | | | | | | | | | | | | | | | | |

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|---|---|
| Benefit 21. Modification of residence/ vehicle | Upto INR 3 lacs, 5 lacs, 10 lacs |
| Benefit 22. Burns | Upto 10 Lac 15 Lac; 25 Lac |
| Benefit 23. Elderly Care | Upto INR 3 lacs, 5 lacs, 10 lacs |
| Benefit 24. Pet Care | INR 2000 / INR 2500 for a maximum of 15 days |
| Benefit 25. Homemaker Care Allowance | INR 10,000; INR 25,000; INR 50,000 |
| Benefit 26. Orphan Support | 2 times AD sum insured for each insured person |
| Benefit 27. Cost of Prosthetics | Upto INR 20000, 50000; 75000; 100,000 |
| Benefit 28. Education Fund on disability of dependent child | INR 100000, 200000, 300000 |
| Benefit 29. Disappearance | 100% of AD sum insured |
| Benefit 30. Adventure sports | 100 % of AD/PTD Sum Insured |
| Benefit 31. Head & Spinal Injuries | Upto max of INR 10000, 20000, 50000 |
| Benefit 32. Loan Secure | Latest principal outstanding loan amount per bank details |
| Benefit 33. Trip Cancellation | Upto 10000 |
| Benefit 34. Loss of Personal Effects | INR 100,000 |
| Benefit 35. Emergency Hotel Stay | Upto 10000 |
| Benefit 36. Multi member disability | 120% of Permanent total Disablement Sum Insured |
| Benefit 37. Cab and Bus Cover | INR 50000, 100000 |

1. The minimum AD Sum Insured will be Rs. 10,000 (and will increase in the multiples of Rs. 5,000).
2. 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
3. The maximum AD Sum Insured for Children is restricted to 25% of Proposer's AD Sum Insured, maximum up to Rs. 25,00,000
4. Following covers are not available to Non-earning Members – [TTD], [EF], [LSR]
5. Following covers are not available to Children – [TTD], [EF], [LSR]

Payment Facility:

- Online
- Cheque/ Cash/ Credit Card Payment
- Electronic Clearing System

Rating Schedule

The price depends on several factors including the following

- Sum insured
- Occupation Class
- Health condition

The premium for each benefit is enclosed in the document “Individual PA – Rating”.

Terms of Renewal:

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- **Renewal** shall not be denied on the ground that the **Insured Person** had made a claim or claims in the preceding policy years.
- Request for **Renewal** along with requisite premium shall be received by the Company before the end of the policy period.
- At the end of the policy period, the **Policy** shall terminate and can be renewed within the **Grace Period** of 30 days to maintain continuity of benefits without **Break in Policy**. Coverage is not available during the **Grace Period**.
- No loading shall apply on renewals based on individual claims experience.

Cumulative Bonus

- The policy carries a cumulative bonus of 5% per year up to a maximum of 50% of the Accidental Death Sum insured irrespective of claims.
- .
- The cumulative bonus will be applicable for AD, PTD & PPD Sum Insured only.
- No transfer of Cumulative Bonus from other insurers

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, Hag 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

- a) Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- b) Intentional self-inflicted injury, suicide or attempted suicide..

- c) Hazardous or Adventure Sports
- d) Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving unless otherwise opted by Insured and mentioned.
- e) Cosmetic or Plastic Surgery: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- f) Sexually transmitted disease or illness (except HIV/ AIDS).
- g) The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol.
- h) War, invasion, act of foreign enemy (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.
- i) Maternity Expenses, Pregnancy or childbirth or in consequence thereof.
- j) External Congenital diseases, defects or anomalies or in consequence thereof.
- k) Any non-allopathic treatment except In-patient care AYUSH Treatments
- l) Diseases spread/ caused through an insect bite by transfer of organisms for which the insect is a known carrier or host.
- m) 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.

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 newborn children, legally adopted child after waiting period and child > 91 days not covered earlier. The premium would be charged on pro-rata basis.

Portability

The **Insured Person** will have the option to port the Policy to other insurers by applying to such **Insurer** to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to **Portability**. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed **Insured Person** will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

Non-Disclosure or Misrepresentation:

- I. If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:
 - i. cancelled ab initio from the inception date or the renewal date (as the case may be), or the Policy may be modified by Us, at our sole discretion, upon 30 day notice by sending an endorsement to Your address shown in the Schedule; and
 - ii. the claim under such Policy if any, shall be prejudiced.

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

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the Policy.

The **Insured Person** shall be allowed free look period of thirty days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the Insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the **Insured Person** and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the Policy is exercised by the Insured Person, a deduction towards the proportionate risk premium for period of cover **or**
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

Termination:

i. The Policyholder may cancel this policy by giving 7 days' written notice and in such an event, the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period.
Note : For Policies where premium is paid by instalment : In case of admissible claim under the Policy, future instalment for the current Policy Year will be adjusted in the claim amount and no refund of any premium will be applicable during the Policy Year.

ii. The Company may cancel the Policy at any time on grounds of established fraud or non-disclosure or misrepresentation by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of established fraud or non-disclosure or misrepresentation

iii. Refund of Policy premium in case of death of Insured Person/s: Policy premium shall be refunded proportionately for the deceased Insured Person, for the unexpired Policy Period in case of death of any Insured Person/s

iv. Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where any claim has been admitted or any benefit has been availed by the Insured Person under the Policy.

Product Variant

We are filing library of benefits and propose to offer six packaged variants Standard, Premium (**Existing Plans**), Essential, Advanced, Elite, Trekker, Trip and Backpacker (**New Plans introduced**) as per table below. Based on the variant options we will create separate prospectus and policy wordings.

In future, We will intimate IRDAI the other variants as and when we plan to offer the same in the market, using the same benefits and policy wordings.

Disclosure of Information

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.

Complete Discharge

Any payment to the **Policyholder, Insured Person** or his/ her nominees or his/ her legal representative or assignee or to the **Hospital**, as the case may be, for any benefit under the **Policy** shall be a valid discharge towards payment of claim by the **Company** to the extent of that amount for the particular claim.

Moratorium Period

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.

Possibility of Revision of terms of the Policy including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the Policy including the premium rates. The **Insured Person** shall be notified three months before the changes are effected.

Withdrawal of Policy

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the **Insured Person** about the same 90 days prior to expiry of the policy.
- ii. **Insured Person** will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as **Cumulative Bonus**, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

Individual Personal Accident – [Standard]

Sum Insured would Range from: Rs. 100,000 to Rs. 5,00,00,000 (in multiples of Rs. 100,000)

- Sum Insured for Adult Dependent restricted to 50% of Proposer SI; Max Rs. 1,00,00,000
- Sum Insured for Child Dependent restricted to 25% of Proposer SI; Max Rs. 10,00,000

Benefit : Below mentioned benefits are offered under this plan

| Benefit | Sum Insured (Rs.) | Maximum Sum Insured (Rs.) |
|----------------------------------|-------------------|---------------------------|
| Accidental Death | 100,000 | 5,00,00,000 |
| Permanent Total Disablement | 100,000 | 5,00,00,000 |
| Permanent Partial Disablement | 100,000 | 5,00,00,000 |
| Emergency Ambulance | 2,000 | 2,000 |
| Transportation of Mortal Remains | 2,000 | 10,000 |
| Education Fund* | 10,000 | 20,000 |
| Family Transport Benefit | 1,000 | 100,000 |
| Total Temporary Disablement* | 100,000 | 500,000 |
| Accidental Medical Expenses | 10,000 | 50,000 |

* Total Temporary Disablement & Education Fund is available only to earning member

Premium for selected sum insured (Exclusive of tax)

| Base Cover | Gross Premium | 1 L | 2 L | 3 L | 4 L | 5 L | 7.5 L | 25 L | 50 L |
|-----------------|------------------------|------------------|--------|--------|--------|---------|-------|--------|--------|
| Proposer | Risk Class / SI | 1 L | 2 L | 3 L | 4 L | 5 L | 7.5 L | 25 L | 50 L |
| | I | 125 | 250 | 374 | 624 | 884 | 1,144 | 2,704 | 5,304 |
| | II | 187 | 374 | 562 | 936 | 1,326 | 1,716 | 4,056 | 7,956 |
| | III | 260 | 520 | 780 | 1,300 | 1,846 | 2,392 | 5,668 | 11,128 |
| Adult Dependent | Risk Class / SI | 50,000 | 1 L | 1.5 L | 2.5 L | 3.75 L | 5 L | 1.25 L | 25 L |
| | I | 62 | 125 | 187 | 312 | 468 | 624 | 1,404 | 2,704 |
| | II | 94 | 187 | 281 | 468 | 702 | 936 | 2,106 | 4,056 |
| | III | 130 | 260 | 390 | 650 | 975 | 1,300 | 2,938 | 5,668 |
| Child Dependent | Risk Class / SI | 25,000 | 50,000 | 75,000 | 1.25 L | 1.875 L | 2.5 L | 6.25 L | 10 L |
| | I | 31 | 62 | 94 | 156 | 234 | 312 | 754 | 1,144 |
| Optional Cover | Per Mille Rate | All Plans | | | | | | | |

| Total Temporary Disablement | Risk Class / SI | 1 % SI/week for upto 100 weeks, max 5 L | | | | | | | |
|-----------------------------|-----------------|---|-------|-------|-------|-------|-------|-------|-------|
| | I | 0.260 | 0.260 | 0.260 | 0.260 | 0.260 | 0.260 | 0.260 | 0.260 |
| II | 0.389 | 0.389 | 0.389 | 0.389 | 0.389 | 0.389 | 0.389 | 0.389 | 0.389 |

Individual Personal Accident – [Premium]

Sum Insured would Range from: Rs. **500,000** to Rs. **5,00,00,000** (in multiples of Rs. **500,000**)

- Sum Insured for Adult Dependent restricted to 50% of Proposer SI; Max Rs. 100,00,000
- Sum Insured for Child Dependent restricted to 25% of Proposer SI; Max Rs. 25,00,000

Benefits: Below mentioned benefits are offered under this plan

| Benefit | Sum Insured (Rs.) | Maximum Sum Insured (Rs.) |
|--------------------------------------|-------------------|---------------------------|
| Accidental Death | 500,000 | 5,00,00,000 |
| Permanent Total Disablement | 500,000 | 5,00,00,000 |
| Permanent Partial Disablement | 500,000 | 5,00,00,000 |
| Emergency Ambulance | 2,000 | 2,000 |
| Transportation of Mortal Remains | 10,000 | 10,000 |
| Education Fund* | 20,000 | 20,000 |
| Family Transport Benefit | 5,000 | 100,000 |
| Transportation of Imported Medicine | 20,000 | 20,000 |
| Purchase of Blood | 10,000 | 10,000 |
| Modification of Residence/Vehicle | 50,000 | 100,000 |
| Accidental Inpatient Hospitalisation | 100,000 | 100,000 |
| Broken Bones | 100,000 | 100,000 |

| | | |
|---|---------|-----------|
| Total Temporary Disablement* (Available in multiple of Rs. 250,000) | 250,000 | 15,00,000 |
|---|---------|-----------|

* Total Temporary Disablement & Education Fund is available only to earning member

The premium mentioned above does not include the Service Tax and cess.

| Base Cover | Gross Premium | 5 L | 10 L | 15 L | 25 L | 50 L | 1 Cr | 2 Cr | 5 Cr |
|-----------------------------|------------------------|---|-------|--------|--------|--------|--------|--------|--------|
| Proposer | Risk Class / SI | 5 L | 10 L | 15 L | 25 L | 50 L | 1 Cr | 2 Cr | 5 Cr |
| | I | 1,139 | 1,659 | 2,179 | 3,219 | 5,819 | 11,019 | 21,419 | 52,619 |
| | II | 1,716 | 2,496 | 3,276 | 4,836 | 8,736 | 16,536 | 32,136 | 78,936 |
| Adult Dependent | Risk Class / SI | 2.5 L | 5 L | 7.5 L | 12.5 L | 25 L | 50 L | 1 Cr | 1 Cr |
| | I | 676 | 936 | 1,196 | 1,716 | 3,016 | 5,616 | 10,816 | 10,816 |
| | II | 1,019 | 1,409 | 1,799 | 2,579 | 4,529 | 8,429 | 8,736 | 8,736 |
| Child Dependent | Risk Class / SI | 1.25 L | 2.5 L | 3.75 L | 6.25 L | 12.5 L | 25 L | 25 L | 25 L |
| | I | 463 | 593 | 723 | 983 | 1,633 | 2,933 | 2,933 | 2,933 |
| Optional Cover | Per Mille Rate | All Plans | | | | | | | |
| Total Temporary Disablement | Risk Class / SI | 1 % SI/week for upto 100 weeks, max 15 Lacs | | | | | | | |
| | I | 0.260 | 0.313 | 0.364 | 0.364 | 0.364 | 0.364 | 0.364 | 0.364 |
| | II | 0.389 | 0.469 | 0.547 | 0.547 | 0.547 | 0.547 | 0.547 | 0.547 |

Individual Personal Accident – [Essential]

- Sum Insured would Range from: **Rs. 20,00,000 to Rs. 1,00,00,000**
- Sum Insured for Adult Dependent restricted to 50% of Proposer SI; Max Rs. 100,00,000
- Sum Insured for Child Dependent restricted to 25% of Proposer SI; Max Rs. 25,00,000

Benefits: Below mentioned benefits are offered under this plan

| Benefit | Sum Insured (INR) |
|----------------------------------|---------------------------------|
| Accidental Death | Rs 20,00,000 to Rs. 1,00,00,000 |
| Transportation of Mortal Remains | 25,000 |

| | |
|--|--|
| Cremation Ceremony | Upto 25000 |
| Permanent Total Disablement | Upto AD SI |
| Permanent Partial Disablement | Upto AD SI |
| Emergency Ambulance (Road) | Upto 5,000 |
| Education Fund* | 50,000 |
| Purchase of Blood | 10,000 |
| Cost of Prosthetics | Upto 20,000 |
| Accidental Out-patient Hospitalisation | Upto 5000 |
| Hospital Cash | Rs 1000 for 15 Days |
| Optional Rider | |
| Total Temporary Disablement* | 1 % SI per week for upto 100 weeks, max 5 Lacs |
| Accidental Inpatient Hospitalisation + Restore Benefit | 100000 |
| Loan Secure | Outstanding loan amount |

* Total Temporary Disablement, Loan Secure & Education Fund is available only to earning member

Premium Rate [Per Mille]

| Benefit | Premium Basis | Sum Insured | Risk Class | | |
|---|----------------|--|------------|------------|-----------|
| | | | I | II | III |
| Base Cover | Per Mille Rate | 20 L to 1 Cr | 1.064 | 1.59 4 | 2.2 15 |
| Optional Rider: | | | | | |
| Total Temporary Disablement | Per Mille Rate | 1 % SI/week for upto 100 weeks, max 5 Lacs | 0.260 | 0.38 9 | NA |
| Accidental Inpatient Hospitalisation with Restore Benefit | Gross Premium | 1 L | 252.6 6 | 378. 99 | NA |
| Loan Secure | Per Mille Rate | 20 L to 1 Cr | 0.416 | 0.63 2 | 0.9 32 |

Individual Personal Accident – [Advanced]

- Sum Insured would Range from: **Rs. 1,00,00,000 to Rs. 2,50,00,000**
- Sum Insured for Adult Dependent restricted to 50% of Proposer SI; Max Rs. 100,00,000
- Sum Insured for Child Dependent restricted to 25% of Proposer SI; Max Rs. 25,00,000

Benefits: Below mentioned benefits are offered under this plan

| Benefit | Sum Insured (INR) |
|--|---|
| Accidental Death | Rs. 1,00,00,000 to Rs. 2,50,00,000 |
| Transportation of Mortal Remains | 50,000 |
| Cremation Ceremony | Upto 50000 |
| Permanent Total Disablement | Upto AD SI |
| Permanent Partial Disablement | Upto AD SI |
| Emergency Ambulance (Road) | Upto 10,000 |
| Education Fund* | 100000 |
| Family Transport Benefit | Upto 50000 |
| Purchase of Blood | 10,000 |
| Modification of Residence/Vehicle | Upto 2,50,000 |
| Broken Bones | 50,000 |
| Cost of Prosthetics | Upto 50,000 |
| Burns | Upto 1500000 |
| Adventure sports | AD/PTD sum insured |
| Head & spinal Injury | Upto 20,000 |
| Air Ambulance | Upto 2,00,000 |
| Education Fund for disabled dependent Child | 200000 |
| Pet Care | 2500 for 15 days |
| Home Maker Care Allowance | 25,000 |
| Accidental Out-patient Hospitalisation | Upto 5000 |
| Hospital Cash | Rs 3000 for 15 Days |
| Optional Rider | |
| Total Temporary Disablement* | 1 % SI per week for upto 100 weeks, max 25 Lacs |
| Accidental Inpatient Hospitalisation + Restore Benefit | 300000 |
| Loan Protector | Outstanding principal loan amount |

* Total Temporary Disablement, Loan Secure & Education Fund is available only to earning member

Premium Rate [Per Mille]

| Benefit | Premium Basis | Sum Insured | Risk Class | | |
|-----------------------------|----------------------|---|-------------------|-----------|------------|
| | | | I | II | III |
| Base Cover | Per Mille Rate | 1 Cr to 2.5 Cr | 1.23 0 | 1.77 2 | 2.3 57 |
| Optional Rider: | | | | | |
| Total Temporary Disablement | Per Mille Rate | 1 % SI/week for upto 100 weeks, max 25 Lacs | 0.36 4 | 0.54 7 | NA |

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| | | | | | |
|---|----------------|----------------|--------|--------|-------|
| Accidental Inpatient Hospitalisation with Restore Benefit | Gross Premium | 3 L | 605.52 | 908.29 | NA |
| Loan Secure | Per Mille Rate | 1 Cr to 2.5 Cr | 0.416 | 0.632 | 0.932 |

Individual Personal Accident – [Elite]

- Sum Insured would Range from: **Rs. 2,50,00,000 to Rs.10,00,00,000**
- Sum Insured for Adult Dependent restricted to 50% of Proposer SI; Max Rs. 100,00,000
- Sum Insured for Child Dependent restricted to 25% of Proposer SI; Max Rs. 25,00,000

Benefits: Below mentioned benefits are offered under this plan

| Benefit | Sum Insured |
|---|---|
| Accidental Death | Rs. 2,50,00,000 to Rs.10,00,00,000 |
| Transportation of Mortal Remains | 100000 |
| Cremation Ceremony | Upto 1,00,000 |
| Permanent Total Disablement | Upto AD SI |
| Permanent Partial Disablement | Upto AD SI |
| Emergency Ambulance (Road) | Upto 20000 |
| Education Fund* | 200000 |
| Family Transport Benefit | Upto 1,00,000 |
| Transportation of Imported Medicine | 20,000 |
| Purchase of Blood | 10,000 |
| Modification of Residence/Vehicle | Upto 5,00,000 |
| Broken Bones | 100,000 |
| Cost of Prosthetics | Upto 1,00,000 |
| Burns | Upto 25,00,000 |
| Multiple Member disability | 120% of PTD SI |
| Adventure sports | PTD sum insured |
| Head & spinal Injury | Upto 50,000 |
| Coma | 1 % SI per week for upto 100 weeks, max 50 Lacs |
| Carrier | 1,00,000 |
| Air Ambulance | Upto 3,00,000 |
| Marriage expenses for Children | 1000000 |
| Education Fund for disabled dependent Child | 300000 |
| Pet Care | 2500 for 15 days |
| Home Maker Care Allowance | 50,000 |
| Elderly care | 300,000 |
| Accidental Out-patient Hospitalisation | Upto 10000 |
| Hospital Cash | Rs 5000 for 15 Days |
| Optional Rider | |
| Total Temporary Disablement* | 1 % SI/week for upto 100 weeks, max 50 Lacs |
| Accidental In-patient Hospitalisation + Restore Benefit | 500000 |
| Loan Protector | Outstanding loan amount |

* Total Temporary Disablement, Loan Secure & Education Fund is available only to earning member

Premium Rate [Per Mille]

| Benefit | Premium Basis | Sum Insured | Risk Class | | |
|---|----------------|---|------------|-------------|-----------|
| | | | I | II | III |
| Base Cover | Per Mille Rate | 2.5 Cr to 10 Cr | 1.39 2 | 2.08 2 | 2.72 3 |
| Optional Rider: | | | | | |
| Total Temporary Disablement | Per Mille Rate | 1 % SI/week for upto 100 weeks, max 50 Lacs | 0.36 4 | 0.547 | NA |
| Accidental Inpatient Hospitalisation with Restore Benefit | Gross Premium | 5 L | 888. 59 | 1332. 88 | NA |
| Loan Secure | Per Mille Rate | 2.5 Cr to 10 Cr | 0.41 6 | 0.632 | 0.9 32 |

Individual Personal Accident – [Trekker]

- Sum Insured **Rs. 2,00,000**
- This variant will also be offered on per day and per month basis

PI note: Condition of 50% and 10% of proposer sum insured for adult dependent and child dependent shall not apply to this variant.

Benefits: Below mentioned benefits are offered under this plan

| Benefit | Sum Insured |
|-------------------------------|------------------|
| Accidental Death | 200,000 |
| Permanent Total Disablement | 200,000 |
| Permanent Partial Disablement | 200,000 |
| Emergency Ambulance (Road) | Upto 20,000 |
| Family Transport Benefit | Upto Rs 10,000 |
| Broken Bones | Rs 25,000 |
| Head & spinal Injury | Upto Rs 10,000 |
| Pet Care | 2000 for 15 days |

Premium Rate [Per Mille]

| Benefit | Premium Basis | Sum Insured | Risk Class | | |
|------------|-------------------------|-------------|------------|--------|--------|
| | | | I | II | III |
| Base Cover | Gross Premium | | 343.59 | 500.22 | 479.95 |
| | Gross Premium per Day | | 1.72 | 2.50 | 2.40 |
| | Gross Premium per Month | | 34.36 | 50.02 | 47.99 |

Individual Personal Accident – [Trip]

- Sum Insured **Rs. 2,00,000**
- This variant will also be offered on per kilometer basis

PI note: Condition of 50% and 10% of proposer sum insured for adult dependent and child dependent shall not apply to this variant.

Benefits: Below mentioned benefits are offered under this plan

| Benefit | Sum Insured |
|--|-------------|
| Accidental Death | 200,000 |
| Permanent Total Disablement | 200,000 |
| Emergency Road Ambulance Charges | Upto 20,000 |
| Optional Rider | |
| Accidental Inpatient Hospitalisation + Restore Benefit | 40,000 |
| Accidental Out-patient Hospitalisation | Upto 5,000 |

Premium Rate [Per Mille]

| Benefit | Premium Basis | Sum Insured | Risk Class | | |
|---|----------------------|-------------|------------|--------|--------|
| | | | I | II | III |
| Base Cover | Gross Premium | | 125.62 | 188.62 | 272.41 |
| | Gross Premium per km | | 0.045 | 0.067 | 0.097 |
| Optional Rider | | | | | |
| Accidental Inpatient Hospitalisation with Restore Benefit | Gross Premium | 40,000 | 101.06 | 151.60 | NA |
| | Gross Premium per km | | 0.036 | 0.05 | NA |

| | | | | | |
|--|----------------------|------------|-------|-------|----|
| | | | | 4 | |
| | | Upto 5,000 | 16.58 | 24.96 | NA |
| Accidental Out-patient Hospitalisation | Gross Premium per km | | 0.006 | 0.009 | NA |

Conditions applicable to per kilometer (km) basis coverage

- i. Per km basis coverage will be provided through a mobile app, our own and/or third party. This app will use map based services (e.g Google maps) to identify the location, terrain and distance travelled by insured person. Mountainous terrain will attract higher per km premium due to higher risk of travel in such regions. To identify mountainous terrain, following states are considered as hill states: Jammu & Kashmir, Himachal Pradesh, Uttarakhand, Sikkim, Arunachal Pradesh, Nagaland, Mizoram, Manipur, Meghalaya and Tripura.
- ii. We will not start the coverage without explicit consent of the Insured.
- iii. We will not start the coverage without collecting premium in advance.
- iv. We will use only RBI approved payment channels for premium remittance. e.g credit cards, debit cards, mobile wallets, online banking, UPI etc.
- v. All rules and controls will be built into the app.

Customer can avail per km basis coverage by making a premium payment by either of below mentioned processes

- i. **Point to point:** Customer will choose start point and destination point for his/her trip on the app. App will calculate the distance between the two points and compute the premium accordingly. An additional 25% premium will be collected to ensure continuity of coverage should the distance between the points vary for reasons like change in route. Multiple notifications/ messages will be sent to customers much before his/her premium gets exhausted. This will allow customer to make an informed decision on whether to extend his/her coverage or not. He/she can extend coverage by paying additional premium for fixed number of km's (in multiples of 10 km).
- ii. **Fixed number of kms:** Customer can buy coverage for fixed number of km's (in multiples of 10km) and pay the premium accordingly. Multiple notifications/ messages will be sent to customers much before their premium gets exhausted. This will allow customer to make an informed decision on whether to extend his/her coverage or not. He/she can extend coverage by paying additional premium for fixed number of km's (in multiples of 10 km)

Termination

- i) Customer can voluntarily terminate the coverage.
- ii) Automatic termination of coverage on complete utilization of premium or km's bought.
- iii) Automatic termination at the end of 30 days from coverage inception.

Refund of Premium: Unused balance at the time of coverage termination would be refunded to the customer.

Individual Personal Accident – [Backpacker]

- Sum Insured **Rs. 2,00,000**
- This variant will also be offered on per day and per month basis

PI note: Condition of 50% and 10% of proposer sum insured for adult dependent and child dependent shall not apply to this variant.

Benefits: Below mentioned benefits are offered under this plan

| Benefit | Sum Insured |
|---|---------------|
| Accidental Death | 200,000 |
| Transportation of Mortal Remains | 4,000 |
| Permanent Total Disablement | 200,000 |
| Permanent Partial Disablement | 200,000 |
| Emergency Road Ambulance Charges | Upto 20,000 |
| Optional Rider | |
| Accidental Inpatient Hospitalisation +Restore Benefit | 20,000 |
| Accidental Out-patient Hospitalisation | Upto 5,000 |
| Mugging (depreciated value) | Upto 1,00,000 |
| Trip Cancellation | 10,000 |
| Emergency Hotel Stay | 10,000 |

Premium Rate

| Benefit | Premium Basis | Sum Insured | Risk Class | | |
|---|-------------------------|-------------|------------|--------|--------|
| | | | I | II | III |
| Annual Gross Premium | Gross Premium | | 208.99 | 313.67 | 439.15 |
| | Gross Premium per Day | | 1.04 | 1.57 | 2.20 |
| | Gross Premium per Month | | 20.90 | 31.37 | 43.91 |
| Optional Rider | | | | | |
| Accidental Inpatient Hospitalisation with Restore Benefit | Gross Premium | 20,000 | 50.53 | 75.80 | NA |
| | Gross Premium per Day | | 0.25 | 0.38 | NA |
| | Gross Premium per Month | | 5.05 | 7.58 | NA |
| Accidental Out-patient Hospitalisation | Gross Premium | Upto 5,000 | 16.58 | 24.96 | NA |
| | Gross Premium per Day | | 0.08 | 0.12 | NA |

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| | | | | | | |
|--|--------------------------|-------------------------|---------------|-------|-------|-------|
| | | Gross Premium per Month | | 1.66 | 2.50 | NA |
| | | Gross Premium | 10,000 | 50.55 | 50.55 | 50.55 |
| | | Gross Premium per Day | | 0.25 | 0.25 | 0.25 |
| | Trip Cancellation | Gross Premium per Month | | 5.05 | 5.05 | 5.05 |
| | | Gross Premium | Upto 1,00,000 | 44.84 | 44.84 | 44.84 |
| | | Gross Premium per Day | | 0.22 | 0.22 | 0.22 |
| | Loss of Personal Effects | Gross Premium per Month | | 4.48 | 4.48 | 4.48 |
| | | Gross Premium | 10,000 | 61.89 | 61.89 | 61.89 |
| | | Gross Premium per Day | | 0.31 | 0.31 | 0.31 |
| | Emergency Hotel Stay | Gross Premium per Month | | 6.19 | 6.19 | 6.19 |

Individual Personal Accident – [Family Care]

- Sum Insured would Range from: **Rs. 50,00,000 to Rs.10,00,00,000**
- Sum Insured for Adult Dependent restricted to 50% of Proposer SI; Max Rs. 100,00,000
- Sum Insured for Child Dependent restricted to 25% of Proposer SI; Max Rs. 25,00,000

Benefits: Below mentioned benefits are offered under this plan

| Benefit | Sum Insured |
|---|---|
| Accidental Death | Rs. 50,00,000 to Rs.10,00,00,000 |
| Transportation of Mortal Remains | 1,00,000 |
| Cremation Ceremony | Upto 1,00,000 |
| Permanent Total Disablement | Upto AD SI |
| Permanent Partial Disablement | Upto AD SI |
| Emergency Ambulance (Road) | Upto 20000 |
| Education Fund* | 2,00,000 |
| Family Transport Benefit | Upto 1,00,000 |
| Transportation of Imported Medicine | 20,000 |
| Orphan Support | 2 times AD sum insured for each insured person |
| Disappearance | 100% of AD sum insured |
| Broken Bones | 100,000 |
| Cost of Prosthetics | Upto 1,00,000 |
| Multiple Member disability | 120% of PTD SI |
| Head & spinal Injury | Upto 50,000 |
| Coma | 1 % SI per week for upto 100 weeks, max 50 Lacs |
| Marriage expenses for Children | 1000000 |
| Education Fund for disabled dependent Child | 300000 |
| Home Maker Care Allowance | 50,000 |
| Elderly care | 300,000 |
| Cab and Bus Cover | INR 50000 |
| Optional Rider | |
| Total Temporary Disablement* | 1 % SI/week for upto 100 weeks, max 50 Lacs |
| Accidental In-patient Hospitalisation + Restore Benefit | 500000 |
| Loan Protector | Outstanding loan amount |

* Total Temporary Disablement, Loan Secure & Education Fund is available only to earning member

Premium Rate [Per Mille]

| | | | Risk Class | | |
|---|----------------|---|------------|--------------|-----------|
| Benefit | Premium Basis | Sum Insured | I | II | III |
| Base Cover | Per Mille Rate | 50 Lacs to 10 Cr | 1.68 | 2.66 | 3.16 |
| Optional Rider: | | | | | |
| Total Temporary Disablement | Per Mille Rate | 1 % SI/week for upto 100 weeks, max 50 Lacs | 0.364 | 0.547 | NA |
| Accidental Inpatient Hospitalisation with Restore Benefit | Gross Premium | 5 lacs | 888.5 9 | 1,332.8 8 | NA |
| Loan Secure | Per Mille Rate | 50 Lacs to 10 Cr | 0.416 | 0.624 | 0.93 7 |

Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification

Annexure I – List of Non-Medical Expenses

| S. No. | Item | S. No. | Item |
|--------|---|--------|--|
| 1 | BABY FOOD | 35 | OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL) |
| 2 | BABY UTILITIES CHARGES | 36 | SPACER |
| 3 | BEAUTY SERVICES | 37 | SPIROMETRE |
| 4 | BELTS/ BRACES | 38 | NEBULIZER KIT |
| 5 | BUDS | 39 | STEAM INHALER |
| 6 | COLD PACK/HOT PACK | 40 | ARMSLING |
| 7 | CARRY BAGS | 41 | THERMOMETER |
| 8 | EMAIL / INTERNET CHARGES | 42 | CERVICAL COLLAR |
| 9 | FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL) | 43 | SPLINT |
| 10 | LEGGINGS | 44 | DIABETIC FOOT WEAR |
| 11 | LAUNDRY CHARGES | 45 | KNEE BRACES (LONG/ SHORT/ HINGED) |
| 12 | MINERAL WATER | 46 | KNEE IMMOBILIZER/SHOULDER IMMOBILIZER |
| 13 | SANITARY PAD | 47 | LUMBO SACRAL BELT |
| 14 | TELEPHONE CHARGES | 48 | NIMBUS BED OR WATER OR AIR BED |

| | | | CHARGES |
|----|--|----|--|
| 15 | GUEST SERVICES | 49 | AMBULANCE COLLAR |
| 16 | CREPE BANDAGE | 50 | AMBULANCE EQUIPMENT |
| 17 | DIAPER OF ANY TYPE | 51 | ABDOMINAL BINDER |
| 18 | EYELET COLLAR | 52 | PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES |
| 19 | SLINGS | 53 | SUGAR FREE TABLETS |
| 20 | BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES | 54 | CREAMS POWDERS LOTIONS (TOILETRIES ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE) |
| 21 | SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED | 55 | ECG ELECTRODES |
| 22 | TELEVISION CHARGES | 56 | GLOVES |
| 23 | SURCHARGES | 57 | NEBULISATION KIT |
| 24 | ATTENDANT CHARGES | 58 | ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC] |
| 25 | EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE) | 59 | KIDNEY TRAY |
| 26 | BIRTH CERTIFICATE | 60 | MASK |
| 27 | CERTIFICATE CHARGES | 61 | OUNCE GLASS |
| 28 | COURIER CHARGES | 62 | OXYGEN MASK |
| 29 | CONVEYANCE CHARGES | 63 | PELVIC TRACTION BELT |
| 30 | MEDICAL CERTIFICATE | 64 | PAN CAN |
| 31 | MEDICAL RECORDS | 65 | TROLLY COVER |
| 32 | PHOTOCOPIES CHARGES | 66 | UROMETER, URINE JUG |
| 33 | MORTUARY CHARGES | 67 | AMBULANCE |
| 34 | WALKING AIDS CHARGES | 68 | VASOFIX SAFETY |

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees.