Essential Personal Accident – Policy Wording

SECTION 1 - PREFACE

A - PREAMBLE

This add-on is subject to statements in the Proposal form, declarations, medical reports, payment of premium and the terms and conditions of this add-on and Base Product to which this add-on is attached.

B – OPERATIVE CLAUSE

1. **Essential Personal Accident** (EPA) is an Add-on which can operate only with an active HDFC ERGO Retail Health Base Policy.
2. This Add-on can be opted by paying an additional premium only at the time of inception or at the time of renewing the Base Policy.
3. This Add-on cannot be opted as a separate or standalone product.
4. If the members in the base policy are covered on an Individual basis then, this Add-on shall function on an Individual Sum Insured basis.
5. If the members in the base policy are covered on either a Family Floater basis or a Multi-Individual basis, this Add-on will operate on an Individual Sum Insured basis.
6. Sum Insured available under this add-on ranges from ₹1Lakh to ₹1crore (in multiples of ₹1Lakh).
7. The minimum entry age for this add-on is 91 days. The maximum entry age is 99 years.
8. Member level selection is allowed while opting this add-on.
9. Sum Insured selection is also allowed at member level which means that various persons Insured under a single policy can opt for different Sum Insured options.
10. Policy duration of this Add-on shall be same as that of the Base Policy.
11. Geographical scope of coverage for this add-on is worldwide including India.
12. In case policyholder wants to opt out of this add-on, he can do so only at the time of renewal. Once he opts out there is a provision to opt in again BUT only at renewals.
13. The general terms & conditions, applicable to the Base Product shall apply to this add-on unless specifically stated otherwise in this document or on the Policy Schedule of the Base Policy.
14. No waiting periods are applicable under this add-on

SECTION 2 - DEFINITIONS

The terms defined below have the meanings ascribed to them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same:

STANDARD DEFINITIONS

1. **Accident** means a sudden, unforeseen, and involuntary event caused by external, visible and violent means.

2. **Base Policy/Plan or Base Product** means the active HDFC ERGO Retail Health Insurance policy/plan or product to which this add-on is attached.

3. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

4. **Medical Practitioner** means a person who holds a valid registration from the medical council of any state or medical council of India or council for Indian medicine or for homeopathy set up by the government of India or a state government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license. Medical Practitioner who is sharing the same residence with the Insured Person's and is a member of Insured Person's family are not considered as Medical Practitioner under the scope of this Policy.

5. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.

SPECIFIC DEFINITIONS

1. **Adventure sports** means below-mentioned sport or activities, in which the Insured Person participates whether he is trained or not. Such activities / sports include adventure racing, base jumping, biathlon, big game hunting, rafting, BMX stunt, obstacle riding, bobsleighing using skeletons, bouldering, boxing, canyoning, caving/ pot holing, cave tubing, rock climbing / trekking mountaineering, abseiling, cycle racing, cyclo cross, drag racing, endurance testing, hand gliding, harness racing, hell skiing, high diving (above 5 meters), hunting, ice hockey, ice speedway, jousting, judo, karate, kendo, lugging, risky manual labor, martial arts, micro - lighting, modern pentathlon, motor cycle racing, motor rallying, parachuting, paragliding/ parapenting, piloting aircraft, polo, power lifting, power boat racing, quad biking, river boarding, scuba diving, skiing, river bugging, rodeo, roller hockey, rugby, ski acrobatics, ski doo, ski jumping, ski racing, sky diving, small bore target shooting, speed trials/ time trials, triathlon, water ski jumping, weight lifting or wrestling of any type. para-jumping, rafting, horse racing, deep-sea diving, bungee jumping, dessert safari, jungle safari, Amusement park rides, Water Park Rides, Parasailing and other activities which involve speed or height or a high level of physical exertion or are hazardous/potentially dangerous in nature.

2. **Age means** completed years as per last birthday at the inception of the relevant policy year.

3. **Activities of Daily Living** are

   a. **Washing**: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means
   b. **Dressing:** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
   c. **Transferring:** the ability to move from a bed to an upright chair or wheelchair and vice versa
   d. **Mobility:** the ability to move indoors from room to room on level surfaces;
   e. **Toileting:** the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
   f. **Feeding:** the ability to feed oneself once food has been prepared and made available

4. **Catastrophe or Catastrophic** event is an unexpected natural event, such as an earthquake, volcanic eruption, tsunami, flood, storm tempest, typhoon, hurricane, tornado, cyclone, which causes widespread loss, damage, or disruption at locations which are forming part of the trip and is declared by an appropriate Government or governing body of the country in which the Catastrophe has occurred.

5. **Commencement Date** means the inception date of this add-on as specified in the Schedule.
6. **Specific Conditions** refers to the conditions applicable which need to be fulfilled for a claim to be admissible under the section.
7. **Specific Exclusions** refer to specific circumstances or events for which coverage shall NOT be provided under this policy.
8. **Insured Person / You** means persons named in the Policy Schedule who are insured under this add-on and in respect of whom the applicable premium has been received in full.
9. **Policy Period** means the period between the Commencement Date and either the Expiry Date specified in the Policy Schedule or the date of cancellation of the Base Policy, whichever is earlier.
10. **Policy Year means** a period of twelve months beginning from the Commencement Date and ending on the last day of such twelve-month period. For the purpose of subsequent years, Policy Year shall mean a period of twelve months commencing from the end of the previous Policy Year and lapsing on the last day of such twelve-month period, till the Expiry Date, as specified in the Policy Schedule.
11. **Permanent Disablement** means a condition emanating from an Injury that causes irreversible loss of function of a specified body part or system and is likely to continue for the remainder of the insured person's life. The disablement must be certified in writing by a medical practitioner.
12. **Sum Insured** is the limit specified in the Policy Schedule against this add-on. The Sum Insured represents our maximum liability under this add-on for a given policy year.
13. **We/Our/Us** means the HDFC ERGO General Insurance Company Limited.

SECTION 3 – BENEFITS COVERED UNDER THE POLICY

1. Accidental Death

We will pay in lumpsum, the Sum Insured as specified in the Policy Schedule against this add-on, if Insured Person sustains an Injury due to Accident during the Policy Period, which within twelve (12) months of its occurrence is the sole and direct cause of Death of Insured Person.

2. Permanent Disablement

If the Insured Person sustains an Injury during the Period of Insurance, which within twelve (12) months of its occurrence is the sole and direct cause of Permanent Disablement, the Company will pay in Lump sum in accordance with the Benefit table given below, up to the maximum Sum Insured as specified in the Policy Schedule

Benefit Table

S.No	The Disablement	% of Base Sum Insured Payable
1	Loss of sight on both eyes	100%
2	Loss of both hands	100%
3	Loss of both feet	100%
4	Loss of one hand and one foot	100%
5	Loss of one eye one hand	100%
6	Loss of one eye one foot	100%
7	Other total permanent disablement	100%
8	An arm at the shoulder joint	70%
9	An arm above the elbow joint	65%
10	An arm beneath the elbow joint	60%
11	A hand at the wrist	55%
12	A thumb	20%
13	An index finger	10%
14	Any other finger	5%

15	A leg above mid-thigh	70%
16	A leg upto mid-thigh	60%
17	A leg upto beneath the knee	50%
18	A leg upto mid-calf	45%
19	A foot at the ankle	40%
20	A large toe	5%
21	Any other toe	2%
22	Any eye	50%
23	Hearing loss on one ear	30%
24	Hearing loss on both ears	75%
25	Sense of smell	10%
26	Sense of taste	5%
27	Permanent disablement (as defined below)* not otherwise provided for under Items 2-26 inclusive up to a maximum of *Herein, Permanent Disablement means a condition in which certain body parts or body functions of the Insured Person are disabled irreversibly and he is unable to perform any 4 out of 6 listed activities of daily living. This condition must persist continuously for a period of 365 days, and at the end of this period, it must be reasonably certain that the disability will continue for the remainder of the Insured Person's life. The Permanent Disablement must necessarily be certified in writing by a medical practitioner as being beyond hope of recovery. Disability certificate from a government certified Medical Practitioner or government Hospital confirming the extent and nature of disability and its percentage is also must.	75%

Specific Conditions Applicable to Accidental Death & Permanent Disablement

1. Accidental Death & Permanent disablement benefits are subject to a common Sum Insured
2. The resultant Permanent Disablement must be listed in the benefit table and the same should be certified by the Medical Practitioner.
3. The Medical Practitioner certificate must also certify the nature and extent of the disablement
4. Claim pertaining to Permanent Disablement is admissible only with confirmatory diagnosis of a particular Permanent Disability listed in the benefit table while the Insured Person is alive (A claim would not be admitted if the diagnosis is made post mortem)
5. The total amount payable in respect of more than one disablement due to the same Injury is arrived at by adding together the various percentages of Sum Insured shown in the Table of Benefits subject to maximum of Sum Insured.
6. If we have paid a claim for a particular Permanent Disability listed in the benefit table, then we shall not pay claim for the same listed Permanent Disability for the same Insured Person again in the lifetime of the Policy.
7. Our maximum liability under this add-on for any given Policy Year shall never exceed the Sum Insured specified against this add-on in the Policy Schedule
8. In case of partial exhaustion of Sum Insured during a policy year, only the balance Sum Insured can be utilized during the remainder of the policy year. Post completion of such policy year the entire Sum Insured shall replenish.
9. Coverage under this add-on shall terminate for the specific Insured Person, in the event that we pay 100% of the Sum Insured during a policy year for a claim. In such cases, upon cancellation, we shall not refund the premium applicable for this add-on irrespective of the policy tenure of the add-on.

Specific Exclusions Applicable to Accidental Death & Permanent Disablement

1. War, civil war, hostile aggression by other countries, domestic riots, insurgency, insurrection, public defence, nuclear material and radiation of any kind.
2. Intentional involvement of Insured person in any unlawful activity.
3. Intentional self-injury or attempted suicide.
4. Injury sustained whilst engaging in Adventure Sports.
5. Accidents due to use or under influence of alcohol, tobacco, narcotic or psychotropic substances by the Insured.
6. Accidental Death or Permanent disablement wherein the Injury that has occurred prior to the initial commencement date of this add-on, irrespective of whether the Injury has been treated, or medical advice, diagnosis, care or treatment has been sought.
7. Disappearance of the Insured Person after a forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was known to be a passenger.

8. Accidental Death or Permanent disablement due an insect bite or animal bite or snake bite
9. Disappearance of the Insured Person after and as a result of any Catastrophic Event

Specific Claim Documents Applicable for an Accidental Death Claim

a. Death Certificate
b. Post-mortem Certificate (if conducted)
c. FIR (if applicable) or Police Investigation report (if applicable)
d. Legal Heir Certificate
e. Succession Certificate

Specific Claim Documents Applicable for a Permanent Disablement Claim

a. Copy of MLC (Medico legal certificate)
b. FIR (if applicable) or Police Investigation report (if applicable)
c. Original Discharge summary from the hospital
d. Disability certificate issued by Civil Surgeon or equivalent as authorized by the Government confirming the disability and its percentage
e. Medical reports, case histories, investigation reports, treatment papers, all x-ray films as applicable
f. Original photograph of the injured reflecting disablement
g. Certificate from treating doctor certifying the disablement and percentage of disablement
h. Prescription and consultation papers