Essential Personal Accident – Prospectus

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 1 – 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 *Here in, 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

SECTION 2 – Rate chart

Benefit	Gross Premium per mille
Accidental Death (AD)	0.44
Permanent Disablement (PD)	0.30
Total	0.74