

# ACCIDENTS ARE NOT PLANNED, EXPENSES CAN BE.

A policy that takes care of your personal accident expenses.



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Permanent Total Disablement



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## WHAT IS ACCIDENT SURAKSHA?

Accidents can happen to anyone, anywhere. They come unasked for and leave an imprint on lives for years to come. The value of human life and sufferings cannot be measured with money, but with a view to provide some relief to the injured person or members of his family in the event of an unfortunate accident, an insurance cover known as 'Accident Suraksha' was designed.

# SALIENT FEATURES OF ACCIDENT SURAKSHA

## POLICY DETAILS

### I.SCOPE OF COVER

#### A) Primary Covers

- i. Accidental death
- ii. Permanent total disablement
- iii. Permanent partial disablement
- iv. Temporary total disablement

#### B) Inbuilt Cover

- i. Repatriation and funeral benefit

#### C) Additional Covers

On payment of additional premium, following covers may be opted:

- i. Child education support
- ii. Life support benefit
- iii. Accidental medical expenses
- iv. Accidental hospitalization
- v. Hospital cash allowance
- vi. Loan protector
- vii. Adaptation allowance
- viii. Family transportation allowance
- ix. Broken bones
- x. Road ambulance cover
- xi. Air ambulance cover
- xii. Adventure sports benefit
- xiii. Chauffeur plan benefit

## II. Table Of Events

Event	Percentage of Sum Insured
Accidental Death	100%
Permanent total disablement	150%
Permanent total loss of sight of both eyes	150%
Permanent total loss of sight of one eye and physical separation of or the loss of ability to use either one hand or foot	150%
Permanent total loss and physical separation of or the loss of ability to use both hands or both feet	150%
Permanent total loss and physical separation of or the loss of ability to use one hand and foot	150%
Coma of specified severity due to injury	150%
Permanent paralysis of limbs	150%
Permanent partial disablement:	As Follows
An arm at the shoulder joint	75%
An arm above the elbow joint	70%
A hand at the wrist	50%
An arm beneath the elbow joint	60%
A thumb	25%
An index finger	10%
Any other finger	5%
A leg above mid-thigh	75%
A leg up to mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
A large toe	5%
Any other toe	2%
Permanent loss of sight of one eye	50%
Hearing of one ear	25%
Hearing of both ears	75%



Event	Percentage of Sum Insured
Sense of smell	10%
Sense of taste	5%
Shortening of leg by at least 5%	7%
Burns as calculated on rule of nine for each area of body affected:	As Follows
Burns at least 18% of the body surface area	30% of sum insured
Burns at least 27% of the body surface area	50% of sum insured
Burns at least 45% of the body surface area	100% of sum insured
Temporary total disablment (weekly benefit)	weekly benefit upto a maximum of 100 weeks or as mentioned in the schedule



# Broken Bones

If an insured person suffers from a fracture caused by an accident, certified by a specialist medical practitioner and confirmed by imaging investigations such as X-ray, then we will pay the percentage of the sum insured specified in the table below:

Sr. No.	Fracture	% of sum insured
1	Injury to vertebral body resulting in spinal cord damage	100%
2	Pelvis	100%
3	Skull (excluding nose and teeth)	30%
4	Chest (all ribs and breast bone)	50%
5	Shoulder (collar bone and shoulder blade)	30%
6	Arm	25%
7	Leg	25%
8	Vertebra – vertebral arch (excluding coccyx)	30%
9	Wrist (Colles' or similar fractures)	10%
10	Ankle	10%
11	Coccyx	5%
12	Hand	3%
13	Finger	3%
14	Foot	3%
15	Toe	3%
16	Nasal Bone	3%
17	Any other broken bone	Percentage as assessed by registered medical practitioner

### III. Main Exclusions

- 1. Any existing disablement prior to the inception of the policy.
- 2. Suicide, attempted suicide.
- 3. Serving in military, armed forces.
- 4. Under the influence of drugs, alcohol & other intoxicants.
- 5. Participation in felony, riots, war etc.
- 6. Exposure to nuclear, radioactive materials.
- 7. Loss due to child birth or pregnancy

### IV. Age Eligibility

- 1. Individual from age of 18 years to 70 years
- 2. Children from age of 3 years to 25 years as dependent
- 3. Life-long renewal for break free policy

### V. Period Of Cover

Minimum policy term	1 year *
Maximum policy term	3 years

\* The product is also available for a term of less than 1 year, to provide coverage to specific events.

### VI. Sum Insured

The maximum sum insured that can be offered is 144 times of monthly income of the proposer.  
Accidental death sum insured will be the highest. The sum insured is based on the monthly income commensuration and risk class.

Cover	Maximum multiplying factor on monthly income		
	Class 1	Class 2	Class 3
AD	144	144	144
PT	144	144	144
PP	144	144	144
TTD	24	24	Not applicable

- TTD - Maximum sum insured restricted to ₹ 50 Lakhs for Class 1, ₹ 25 Lakhs for Class 2.
- Non-working spouse-50% of sum insured for insured subject to maximum ₹ 10 Lakhs with TTD sum insured max ₹ 1 lakh (i.e. limited to ₹ 1000/- per week for 100 weeks).
- Dependent children from 3 years up to 25 years of Age - 25% of sum insured of the primary insured subject to maximum 5 lakhs without TTD.
- Unemployed/Students – AD, PTD, PPD can be given up to maximum of ₹ 10 Lakhs, without TTD.

In case of continuous renewals above age 70 years the sums insured commensuration would be as follows:

- Age 71 years to 75 years – 50% of the above commensuration table limits to a maximum of ₹ 25 lacs.
- Age 76 -80 years – 25 % of the above commensuration table limits to a maximum of ₹ 10 lacs.
- Age 80 years and above – Max ₹ 5 lacs.
- In case of persons from 71 years to 80 years is having no gainful income, the maximum sum insured will be ₹ 5 lakhs and above 80 years would be ₹ 2.5 lakhs( TTD benefit is not available for the age above 70 years).

## VII. Rate Of Premium Per Mille: (Goods and Services Tax extra)

Rate of Premium per mille in case the policy period is 1 year or more				
	Cover	Risk Class 1	Risk Class 2	Risk Class 3
A	Primary Covers			
i	Accidental death	0.4	0.6	0.9
ii	Permanent total disablement	0.1	0.2	0.35
iii	Permanent partial disablement	0.25	0.45	0.75
iv	Temporary total disablement	0.5	0.75	Not applicable
B	Inbuilt Cover			
i	Repatriation and funeral benefit	Inbuilt cover	Inbuilt cover	Inbuilt cover

Rate of Premium per mille in case the policy period is 1 year or more				
	Cover	Risk Class 1	Risk Class 2	Risk Class 3
C	Additional Benefits			
i	Child education support	0.5	0.8	1.25
ii	Life support benefit	0.1	0.2	0.35
iii	Accidental hospitalisation	1.5	2	3
iv	Accidental medical expenses	20% loading on total premium of primary covers		
v	Hospital cash allowance	₹ 25 per ₹ 100/day ₹ 30 per ₹ 100/day ₹ 40 per ₹ 100/day		
vi	Loan protector	2 2.	8 4.	25
vii	Adaptation allowance	0.7	0.75	0.8
viii	Family transportation allowance	0.3	0.3	0.3
ix	Broken bones	2.89	2.89	2.89
x	Road ambulance cover	2.174	2.174	2.174
xi	Air ambulance cover	0.127	0.127	0.127
xii	Adventure sports benefit	0.75	1.20	1.88
xiii	Chuffeur plan benefit	₹ 119.5/-	₹ 119.5/-	₹ 119.5/-

Premium for policies issued for a period of less than 1 year to provide coverage for specific events

Premium for policies issued for a period of less than 1 year

Policy Period up to	Premium rate (as % of annual rate)
1 month	20%
3 months	40%
6 months	75%
9 months	90%
Exceeding 9 months	100%



- Family definition: self, spouse and maximum two dependent children.
- 10% family discount on the total premium if more than one family member is covered under the same policy.
- There will be no loading on premium for adverse claims experience
- Terrorism is an inbuilt cover under Accident Suraksha policy only in case where the policy holder is a victim of a terrorist act and not abetting terrorism
- Repatriation and funeral benefit: The benefit payable towards expenses for burial or cremation, transportation of insured person's body to his/her city of residence and Funeral expenses together shall be limited to 1% of the principal Sum Insured subject to maximum of ₹12,500/-.
- Accidental hospitalisation: We will reimburse the reasonable and customary charges for medical expenses incurred for the inpatient care of insured person in India, up to a limit of sum insured as mentioned in the policy schedule subject to a maximum of ₹10 Lakh.
- Hospital cash allowance: If the insured person suffers an injury during the policy year that requires insured person's hospitalisation for inpatient care, then we will also make payment of maximum of amount as mentioned in the schedule for each completed day of hospitalisation in India, for a maximum period of 30 days per policy period mentioned in the schedule provided that the hospitalisation commences within the same policy period.
- Adaptation allowance: The maximum amount payable under this cover shall be limited to 10% of the permanent total disablement sum insured or as mentioned in the policy schedule, whichever is less, subject to a maximum of ₹50,000.
- Family transportation allowance: The maximum amount payable for this cover shall be limited to 10% of the principal sum insured or as mentioned in the policy schedule, whichever is less, subject to maximum ₹50,000.
- Road ambulance cover: We shall reimburse the actual expenses of the transfer to the nearest hospital or up to a maximum amount as stated in the policy schedule, subject to a valid claim being admissible under the primary cover(s) of the policy.
- Air ambulance cover: We will pay the expenses incurred for ambulance transportation in an airplane or helicopter for rapid ambulance transportation up to a maximum amount as stated in the policy schedule. Adventure sports benefit: The sum insured for this cover shall be limited to 50% of sum insured under Accidental Death benefit to a maximum of ₹50,00,000.
- Chauffeur plan benefit: The company will pay the daily amount up to the sum insured up to a maximum of 30 days mentioned in the schedule.
- Long term policy discount: Long term discount will be given in case the Policy term is more than 1 year. Long term discount is applicable in case of single payment.

Policy Tensure	Long-Term Discount
1 year	Nil
2 years	5%
3 years	10%

## VIII. Free Look Period

The free look period shall be applicable at the inception of the policy.

1. The insured will be allowed a period of at least 30 days from the date of receipt of the policy, except for those policies with tenure of less than a year, to review the terms and conditions of the policy and to return the same if not acceptable.
2. If the insured has not made any claim during the free look period, the insured shall be entitled to:
  - a) A refund of the premium paid less any expenses incurred by the insurer on medical examination of the insured persons and the stamp duty charges or;
  - b) Where the risk has already commenced and the option of return of the policy is exercised by the policy holder, a deduction towards the proportionate risk premium for period on cover or;
  - c) Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

## IX. Classification Of Occupations For Purposes Of Rating

### **Class I:**

Accountants, doctors, lawyers, architects, consulting engineers, teachers, bankers, persons engaged in administrative functions, persons primarily engaged in occupations of similar hazard.

### **Class II:**

Builders, contractors, sales executives and engineers engaged in superintending 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 labor.

All persons engaged in manual labor (Except those falling under Group III) cash carrying employees, garage and motor mechanics, machine operators, drivers of trucks or lorries and other heavy vehicles, professional Athletics and Sportsmen, woodworking machinists and persons engaged in occupations of similar hazard.

### **Class III:**

Persons working in underground mines, explosives, magazines, workers involved in electrical installation with high tension supply, Jockeys, circus personnel, persons engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hand gliding, river rafting, polo and persons engaged in occupations/activities of similar hazard.

If you are suffering from an illness/ disease or if you meet with an accident which requires hospitalisation, please contact us on the following:

### **Claims Department**

Generali Central Health (GCH)

Qubix Business Park, Building No. Block IT – 1,

Ground Floor, Plot No. 2, Blueridge Township,

Near Rajiv Gandhi Infotech Park, Phase – 1,

Village Hinjawadi, Taluka Mulshi, Pune, Maharashtra - 411057

Call us at 1800 220 233 / 1860 500 3333 / 022 6783 7800

Toll Free Fax: 1800 103 9998 / 1800 209 1017

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