

PERSONAL ACCIDENT POLICY

In today's busy life, accidents may occur at any place, leaving man incapacitated and often financially poorer. The policy is designed to cover such an exigency & covers DEATH / DISABLEMENT of a person caused by accident due to External & Violent means. The cover is available worldwide & includes rail/road/air accidents; accident due to collision /fall ; bursting of gas cylinder, snake bite, drowning, poisoning etc.

<u>CORE BENEFIT</u> : -	(% of Sum Insured.)
(i). In case of death	100%
(ii).(a).Loss of eye sight	100%
(b).Loss of two limbs	100%
(c).Loss of one limb & one eye	100%
(iii).(a).Loss of one eye sight	50%
(b).Loss of one limb	50%
(iv).Permanent total disablement	100%
(v). Permanent partial disablement	As per table
(vi).Temporary total disablement	1% of Sum Insured (Maximum Rs.20,000/-per week)

FREE BENEFITS :

- (i).Carriage of dead body and funeral expenses. – MaximumRs.2500/-
- (ii).Education expenses for maximum 2 children – Maximum Rs.10,000/-
- (iii).Compensation for loss of employment
- (iv).Cumulative Bonus – Yearly increase in Sum Insured based on claim free previous year.
- (v).Family discount

ELIGIBILITY

Any person between 5 to 70 years of age.

The amount of cover will generally depend upon the earning capacity of the head of the family & for others related to head of family.

RATING

In case of death benefit only : Re 0.45 per thousand (This is for normal risk)

In case of death + disablement benefit : Rs.1.00 per thousand.(This is for normal risk)

In case of all benefits : Rs.150 per thousand (This is for normal risk)

Policy can be sold to groups where attractive group discount is available.

Service tax extra