

## Personal Accident Policy

**We won't let accidents  
take you down.**



We all have heard this saying - it's better to be safe than sorry! It takes less than a minute for an accident to turn your life upside down. We understand the need for a quick compensation in case of disability or death caused by accidents. And that's why, we bring to you IndusInd Personal Accident Policy that offers you the protection and convenience of technology for faster assistance along with a whole lot of Heart that knows the care you need.

## **Personal Accident Policy - where advanced solutions meet genuine trust.**



# 5 Incredible Reasons To Choose Us

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## Your Benefits Must Never Stop Increasing

The policy provides a 5% increase in CSI (in case of death or permanent total disablement) for each completed claim free year of insurance, subject to a maximum of 50%.



## Protecting The Future Of Your Kids

This policy also pays for the education fund of two children in case of death of the policyholder.



## We'll Reimburse Your Medical Expenses

You can also avail the benefit of reimbursement of actual medical expenses incurred following an accident up to 40% of the compensation paid or 20% of the CSI, under the policy whichever is lower. This benefit is available on payment of an extra premium of 20%.



## In Good Times And Bad

The policy further provides for reimbursement of transportation of dead body to the place of residence up to ₹2500/-.



## Find Us Wherever You Go

Accidents can happen anytime, anywhere. That's why we provide worldwide and round the clock insurance protection.



## Risks Covered And Compensation

The policy provides financial compensation in the unfortunate event of an accident leading to death or disablement of the insured. The scale of benefits payable is described below:

Risks Covered	Compensation As Per Percentage Of Capital Sum Insured (CSI)
Death	100%
Loss of two limbs/two eyes or one limb and one eye (PTD)	100%
Loss of one limb or one eye (PTD)	50%
Permanent Total Disablement (PTD)	100%
Permanent Partial Disablement (PPD)	From 1% to 75% as per policy conditions



## Know The Premium And Risks Covered

These benefits come at a considerably low premium. You can choose out from tables of benefits given below:

Table Of Benefits	Risk Covered	Rate Per ₹ 1000/- Sum Insured For Different Risk Class		
		I	II	III
A	Death	0.45	0.60	0.90
B	Death+PTD	0.70	0.90	1.30
C	Death+PTD+PPD	1.00	1.25	1.75

Note:

- I Any proposal falling under risk category III, needs to be referred back to the IGI. IGI would have the sole discretion to accept/reject the proposal basis the product parameters of the company and the risk associated with it.
- I The above rates are chargeable to person between the age of 5 years and 70 years. For person beyond 70 years of age, a small additional premium is charged.
- I Service tax as applicable, will be added to the final premium amount.

# Go The Extra-mile For Your Family's Protection With Family Package Cover

In addition to insuring your own life, you can avail a family cover as well with the benefits mentioned below:

Insured Person (Policy Holder)	Capital Sum Insured
Spouse, if earning	Equal to CSI
Spouse, if not earning	50% of CSI or ₹1 lac, whichever is lower
Children (Age 5 to 25 years)	25% of the CSI or ₹50,000/- per child, whichever is lower. (Benefits limited to those under table B only).



## Let's Look At The Different Classes Of Risks



### Risk Class I

Person engaged in administrative, managerial and similar functions like bankers, teachers etc.



### Risk Class II

Builders, contractors and engineers engaged in superintending functions only, paid drivers of light motor vehicles, cash carrying employees, garage and motor mechanics, machine operators and persons engaged in occupations of similar hazard.



### Risk Class III

Person engaged in hazardous occupations like working in underground mines, explosives, magazines, electrical installation with high tension supply and those engaged in occupations/activities of similar hazard.



## Eligibility Criteria

A person can cover himself, spouse and dependent children under this policy.

Insured Person	Age
Self and spouse	Minimum 18 yrs
Dependent children	5 - 25 yrs



## Policy Covers Everything But This<sup>^</sup>

We have tried to cover the scenarios that may occur after an accident, but it is quite impossible to cover all of them. This personal accident insurance policy does not cover the following:



Compensation under more than one clause for same period of disability.



Any payment after admission of a claim for 50% or 100% of Capital Sum Insured



Any claim in the same period of insurance exceeding the Capital Sum Insured



Suicide attempt, VD, HIV, AIDS, criminal breach of law, influence of liquor/drugs



Pregnancy related claim



War and nuclear perils

<sup>^</sup>This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website [www.indusindinsurance.com](http://www.indusindinsurance.com)

# Easy Steps To Claim

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Intimate the claim details on 022-4890 3009 (Paid)



Submit the required documents to Health Care



Health Care adjudicates the case as approval/repudiate or seeks additional details



If claim is approved, payment will be made by NEFT



To make a smart choice, get in touch with us right away!

 <b>Website</b>	indusindinsurance.com
 <b>Call</b>	022-4890 3009 (Paid)
 <b>WhatsApp</b>	74004 22200

Contact our Insurance Advisor

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 the 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 published prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.indusindinsurance.com](http://www.indusindinsurance.com) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. Personal Accident, UIN: RELPAIP01002V010001.

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