

INDUSIND - JANATA PERSONAL ACCIDENT (GROUP) - CUSTOMER INFORMATION SHEET

(Description is illustrative and not exhaustive)

SI NO	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1.	Product Name	IndusInd - Janata Personal Accident (Group)	
2.	What am I covered for	Accidental Death: This cover provides a benefit amount equal to 100% of Sum Insured if during the Policy Period the Insured Person sustains an injury from an Accident which is the sole and direct cause of his/her death Permanent Total Disablement: This cover provides a benefit amount equal to 100% of Sum Insured if during the Policy Period, the Insured Person suffers Permanent Total Disablement (defined in the Policy Wordings) solely and directly due to an Accident within 12 months of date of Accident. Permanent Partial Disablement: This cover provides a benefit amount equal to 50% of Sum Insured if during the Policy Period, the Insured Person suffers Permanent Partial Disablement (defined in the Policy Wordings) solely and directly due to an Accident within 12 months of date of accident.	3.1 3.2 3.3
3.	What are the Major exclusions in the policy	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:. Standard Exclusions a. Hazardous or Adventure sports (Code: Excl 09) b. Breach of law (Code: Excl 10) Specific Exclusions c. Any injury or physical condition Pre-Existing at the time of Certificate Period Start Date. d. Self-Injury e. Substance abuse and Alcohol f. Engaging in activities like ballooning, aviation or aircraft other than as a passenger g. Pregnancy or Childbirth h. War i. Nuclear Attack j. Willful Act	4
4.	Waiting Period	Not applicable	-
5.	Payment basis	All covers are payable on Benefit basis only	Annexure 1
6.	Loss Sharing	Not applicable	-
7.	Renewal Conditions	a) The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the b) This policy shall automatically terminate upon the Insured Person's death or payment of 100% Sum Insured. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period.	5.1.7
8.	Renewal Benefits	Not Applicable	-

9.	Cancellation	i) The Certificate holder may cancel this Policy by giving 15 days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period. ii) The Company may cancel the Policy at anytime on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.	5.1.5						
10.	Claims	The Company shall settle or reject a claim, as the case maybe, within 30 days from the date of receipt of last necessary document.	5.1.13 (i)						
11.	Policy Servicing	Any issues related with respect to policy, kindly E-mail us at services@indusindinsurance.com and for correspondence contact us IndusInd General Insurance Company Limited, Winway Building 2nd and 3rd Floor, 11/12 Block No. 4, Old No. 67, South Tukoganj, Indore (M.P) - 452001. Contact No.: 022-41112600							
12.	Grievances / Complaints	a. Details of Grievance redressal officer (https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx) b. IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/ c. Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-A of Policy document.	5.1.14						
13.	Insured's Rights	a. Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception. b. Life long renewability c. Right to migrate from one product to another product of the company (E-mail us at services@indusindinsurance.com and For correspondence contact us IndusInd General Insurance, Winway Building 2nd & 3rd Floor, 11/12 Block No-4, Old no-67, South Tukoganj, Indore (M.P) -452001 Contact No.- 022-41112600 d. Right to port: Not Applicable e. Change in SI during the policy term or at the time of renewal E-mail us at services@indusindinsurance.com f. Norms on TAT for Settlement of reimbursement <table><tr><td>Sr. No</td><td>Type of claim</td><td>Prescribed Time Limit</td></tr><tr><td>1.</td><td>Reimbursement of Claims</td><td>Within thirty days of date of receipt of last necessary document.</td></tr></table>	Sr. No	Type of claim	Prescribed Time Limit	1.	Reimbursement of Claims	Within thirty days of date of receipt of last necessary document.	5.1.10 5.1.7 5.1.12 - 5.2.6 5.1.13 (ii)
Sr. No	Type of claim	Prescribed Time Limit							
1.	Reimbursement of Claims	Within thirty days of date of receipt of last necessary document.							
14.	Insured's Obligations	The policy shall be void and all premium paid there on shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policy holder.	5.1.1						

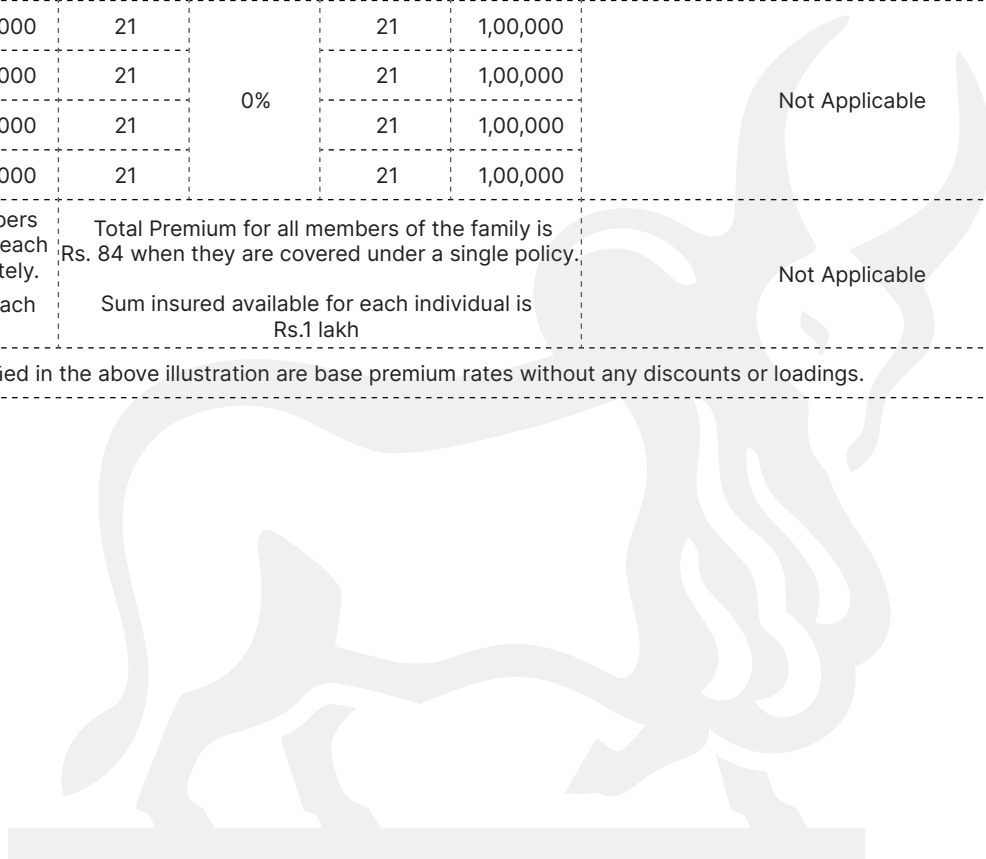
Legal Disclaimer Note: The information must be read in conjunction with the product brochure and Policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

PREMIUM ILLUSTRATION

Benefit Illustration in respect of policies offered on Individual and Family Floater basis

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
51 years	56	1,00,000	21	0%	21	1,00,000	Not Applicable			
44 years	56	1,00,000	21		21	1,00,000				
23 years	56	1,00,000	21		21	1,00,000				
18 years	56	1,00,000	21		21	1,00,000				
Total Premium for all members of the family is Rs.84 when each member is covered separately. Sum insured available for each individual is Rs.1 lakh			Total Premium for all members of the family is Rs. 84 when they are covered under a single policy. Sum insured available for each individual is Rs.1 lakh				Not Applicable			

Note: Premium rates specified in the above illustration are base premium rates without any discounts or loadings.


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