

IndusInd Personal Accident 360Shield

Tailored for Protection
That Goes Full Circle



For Every Moment During And After

An accident changes everything instantly. The physical pain is just the beginning. What can follow is a wave of hospital bills, EMIs that don't pause, loans that still need paying, and a family that still depends on you.

Most accident policies cover the accident. Very few cover what comes after.

IndusInd Personal Accident 360Shield does. From hospitalisation and OPD expenses to loan protection, legal assistance, and more, it is built to hold you and your family steady through the hardest stretch. Backed by technology that moves fast, and people who actually care.

**IndusInd Personal Accident 360Shield –
Because Life During and After an
Accident Needs Protection Too.**



#ForwardTogether

All-Round Accident Protection

IndusInd Personal Accident 360Shield is a personal accident protection cover that goes beyond the accident itself. From hospitalisation to home loan protection, physiotherapy to your child's education, trauma counselling to EMI cover, the plan addresses every dimension of what an accident can cost you.

It covers you and your family, in India and abroad, with no waiting period from day one.



What This Policy Covers

BASE COVERS



Accidental Death (AD)

If the insured passes away due to an accident, the base sum insured is paid out as a lump sum to the nominee.

- **Disappearance**
A lump sum compensation of 1x is paid to the beneficiary if the insured goes missing following a common carrier accident or an Act of God and remains undiscovered.
- **Common Carrier**
A lump sum payment of 2x is provided to the nominee if the accident occurs while travelling, boarding, or dismounting from a common carrier, such as an aeroplane or ship, on a valid ticket.



Permanent Total Disablement (PTD)

A lump sum payment of 2x the base sum insured is provided if an accident leaves the insured permanently and completely disabled, such as total loss of vision in both eyes.



Permanent Partial Disablement (PPD)

A lump sum payment, up to the base sum insured, is provided based on the standard disability scale if an accident results in the loss of use of a body part, such as a foot or an ear.



Repatriation of Mortal Remains & Funeral Expenses

(Automatically included with Accidental Death cover)

Transportation of the insured's mortal remains to the residence, cremation ground, or burial ground, along with funeral expenses, is covered up to 1% of the base sum insured, subject to a maximum of ₹1,00,000.

Individual Covers: Pick What Works for You

OPTIONAL COVERS



Temporary Total Disablement (TTD)

If an accident leaves the insured temporarily and totally unable to perform duties related to their employment or occupation, a weekly allowance is paid. Weekly payout of ₹500 to ₹1 lakh; max up to 2% of base sum insured; payable up to 104 weeks, with a time excess or franchise option available.



Adventure Sports

Coverage available at 25%, 50%, or 100% of the base sum insured, up to ₹1 crore plus earned cumulative bonus. Limits for other benefits will apply as per the policy schedule. Waives the standard exclusion for listed adventure sports such as bungee jumping, scuba diving, and trekking, provided they are carried out under the supervision of a trained professional.



Cumulative Bonus

The base sum insured increases by 5% for every claim-free year, up to a maximum of 50% of the base sum insured.



Assistance Services

One session each of financial guidance, legal assistance, educational counselling (for ages 13-25 years), second opinion, and chauffeur services is provided through network providers.



Daily Hospital Cash

A fixed daily allowance of ₹500 - ₹5,000, for up to 60 days, is provided to cover miscellaneous / day-to-day expenses during inpatient hospitalisation due to an accident, subject to a 72-hour time deductible.



Accidental OPD

If the insured needs outpatient treatment after an accident or accidental injury and does not require hospitalisation, listed medical expenses such as consultations, diagnostic tests, prescription drugs, animal bite vaccinations, dental treatment, and minor surgical procedures are covered. Coverage ranges from ₹5,000 to ₹1 lakh, subject to a ₹500 deductible on each claim. Treatment is covered on a network basis, while non-network claims attract a 20% co-pay.

Hospitalisation Covers

OPTIONAL COVERS



Accidental Hospitalisation*

Covers inpatient treatment, day care procedures, road ambulance charges, and pre & post hospitalisation expenses arising due to an accident. Coverage is available from ₹1 lakh to ₹5 lakh (in multiples of ₹1 lakh) and up to ₹20 lakh (in multiples of ₹5 lakh). The policy also includes a road ambulance sublimit of ₹25,000.

Pre-hospitalisation covered up to 30 days and post-hospitalisation up to 90 days.



Cumulative Bonus for Accidental Hospitalisation*

For every claim-free year, an additional accidental hospitalisation limit is added as a bonus, provided the policy is renewed without a break. 10% of the Accidental Hospitalisation limit for each claim-free year, up to a maximum of 100% of the Accidental Hospitalisation limit.



Unlimited Reinstatement of Accidental Hospitalisation Limit*

If the accidental hospitalisation limit is exhausted due to accidental hospitalisation claims within the same policy year, it is automatically restored up to 100% an unlimited number of times.

*Accidental Hospitalisation, Cumulative Bonus for Accidental Hospitalisation, and Unlimited Reinstatement of Accidental Hospitalisation Limit must be opted together and are not available separately.



Post-Hospitalisation Physiotherapy

Covers physiotherapy sessions prescribed by the attending doctor within 60 days of discharge following an accident-related hospitalisation. Coverage ranges from ₹500 to ₹5,000 per visit for up to 15 sessions of 1.5 hours each, within the accidental hospitalisation limit. A 20% co-pay applies for non-network claims.



Companion Cover

If the insured is hospitalised for more than 7 days outside their city of residence due to an accident, the round-trip travel expenses for one companion are covered. Amount options: ₹15,000, ₹25,000, ₹50,000, or ₹1,00,000.



Blood Transfusion Expenses

Covers the costs of testing, compatibility checks, and blood transfusions arising from an accident. Covered up to ₹1 lakh, within the accidental hospitalisation limit.



Transportation of Imported Medicines

Covers freight charges for importing medicines to India for the insured's medical or surgical treatment following an accident. Covered up to ₹20,000, within the accidental hospitalisation limit.



Domiciliary Care

Covers medical care at home following an accident, as prescribed by a doctor, including ICU at home, doctor's home visits, and nursing care at home. Coverage is available up to ₹2 lakh within the accidental hospitalisation limit, with a sub-limit of 15 days for ICU at home and ₹50,000 for doctor's home visits and nursing care at home. Benefits must be availed within six months of the accident and are available on a network-only basis.

Enhanced Covers for Injuries

OPTIONAL COVERS



Burns

If the insured sustains second or third-degree burns due to an accident, a lump sum compensation of up to ₹50 lakh, in multiples of ₹50,000, is paid as per the defined burns grid.



Broken Bones/Fracture

If the insured sustains broken bones or fractures due to an accident, a lump sum compensation of up to ₹10 lakh, in multiples of ₹50,000, is paid as per the defined grid.



Head or Spine Injury

If the insured suffers a head or spinal injury due to an accident requiring neurosurgery, a fixed lump sum of up to 2% of the Sum Insured, subject to a maximum of ₹1 lakh, is paid.

Note: The Broken Bones/Fracture Cover is not available for entry ages of 65 years and above.



Coma

If the insured slips into a coma due to an accident, a weekly compensation is paid for every completed week they remain in that state. 1% of the Sum Insured, up to ₹10,000 per week, payable for every completed week (7 days), up to a maximum of 104 weeks.



Miscarriage

If a female insured person suffers a miscarriage as a direct result of an accident, a fixed lump sum payout of ₹1 lakh is provided.



Emergency Evacuation (Air Ambulance)

Sum Insured below ₹25 lakh: ₹1 lakh. Sum Insured between ₹25 lakh and below ₹1 crore: ₹5 lakh. Sum Insured of ₹1 crore and above: actuals.

If the insured needs to be airlifted from the site of the accident to the nearest hospital, or from one hospital to another, the cost of emergency air evacuation is covered.



Health and Well-Being Covers for Holistic Care

OPTIONAL COVERS



Convalescence

Sum Insured below ₹25 lakh: ₹25,000. Sum Insured between ₹25 lakh and ₹1 crore: ₹35,000. Sum Insured of ₹1 crore and above: ₹45,000.

If the insured is hospitalised for a minimum of 7 continuous and consecutive days due to an accidental injury, a lump sum compensation is paid.



Modification of Home or Vehicle

If the insured needs to modify their home or vehicle to support daily activities following an accident resulting in Permanent Total Disablement, Permanent Partial Disablement, or burns, the expenses towards such modifications are covered up to ₹5 lakh.



Rehabilitation

Covers in-patient rehabilitation expenses, including physical, occupational, and speech therapy, for restoring bodily function following a major accidental injury resulting in Permanent Total Disablement, Permanent Partial Disablement, head injury, spine injury, or burns.

Coverage is available up to ₹5 lakh. Network providers are preferred, while non-network claims are subject to a 20% co-pay.



Trauma Counselling

Covers professional counselling sessions for the psychological recovery of the insured following Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, or burns. In case of Accidental Death, the family member of the insured is also covered for such expenses.

₹3,000, ₹5,000, or ₹10,000 per session, up to a maximum of 6 sessions. 20% co-pay for non-network claims. Network preferred.



Medical Equipment

Covers the purchase of listed medical equipment such as wheelchairs, crutches, and artificial limbs in case of Permanent Total Disablement or Permanent Partial Disablement.

Coverage is available up to ₹2.5 lakh. Network providers are preferred, while non-network claims are subject to a 20% co-pay.



Reconstructive Surgery

Covers inpatient hospitalisation expenses for reconstructive surgery or restoration of natural bodily functions affected due to Permanent Total Disablement, Permanent Partial Disablement, burns, or paralysis, up to ₹10 lakh.

Family Shield That Supports Your Loved Ones

OPTIONAL COVERS



Multi-Member Death or Disability

If more than one insured person suffers accidental bodily injuries in the same incident resulting in Accidental Death, Permanent Total Disablement, or Permanent Partial Disablement, an additional lump sum of 20% of the base sum insured is paid.



Parental Care

If the insured suffers Accidental Death, Permanent Total Disablement, or Permanent Partial Disablement due to an accident, a lump sum benefit of 10% of the base sum insured, subject to a maximum of ₹5 lakh, is paid to support dependent parents.



Educational Grant

If the insured suffers Accidental Death, Permanent Total Disablement, or Permanent Partial Disablement due to an accident, a lump sum benefit of 15% of the sum insured, subject to a maximum of ₹7.5 lakh, is paid towards the education of their dependent child.



Loan Protector

In case of Accidental Death, Permanent Total Disablement, or Permanent Partial Disablement of specified severity, the outstanding principal amount for one or more loans taken by the insured within India, including home loan, vehicle loan, education loan, or any other collateralised loan permitted under the policy, is covered.

The lower of the base sum insured or the outstanding principal loan amount is paid.



EMI Protection

If the insured suffers Temporary Total Disablement or Permanent Partial Disablement of specified severity due to an accident, the outstanding EMIs for one or more loans, including home loan, vehicle loan, education loan, or any other collateralised loan permitted under the policy, are covered for up to 3 months. The outstanding EMI amount or 2% of the base sum insured per month, whichever is lower.



Caregiver Cover

If the insured suffers Permanent Total Disablement or Permanent Partial Disablement due to an accident and needs to hire a caregiver, a fixed monthly amount is paid towards those expenses.

0.5% of the sum insured per month or ₹50,000, whichever is lower, is payable for a maximum of 3 months.



Renewal Premium

If the proposer, who is also an insured, suffers Permanent Total Disablement or Permanent Partial Disablement, the next annual renewal premium for the entire policy is covered.

Paid on actuals.

Notes:

- For Parental Care Limit Coverage, refer to each parent (declared and premium paid for).
- For Educational Grant Limit Coverage, refer to each child (declared and premium paid for).

Personal Shield Cover for Everyday Security (BUNDLE)

OPTIONAL COVERS



Personal Effects Cover

If the insured's personal belongings like laptop, mobile phone, tablet, smart watch, or camera, are physically damaged or stolen at the site of the accident, the loss is covered.

Covered up to ₹50,000. Deductible of ₹5,000 per claim.



Payment Card Protection

If the insured's card is lost due to theft at the site of the accident, any unauthorised transactions made on that card are covered.

Covered up to ₹20,000. Only the first three fraudulent transactions are covered.

TRAVEL COVERS For Every Trip (BUNDLE)



Enhanced Overseas Travel Cover

If the insured suffers Accidental Death or Permanent Total Disablement while travelling outside India, an additional 50% of the base sum insured is paid to the policyholder or beneficiary.



Compassionate Visit

If the insured suffers Accidental Death, Permanent Total Disablement, or Permanent Partial Disablement abroad and no adult companion is present at the accident site, the round-trip travel expenses of one companion travelling from India to the place of accident are covered up to ₹1 lakh.



Trip Cancellation

If the insured meets with an accident within India before the commencement of a trip, resulting in Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, or accidental hospitalisation, the forfeited and non-refundable expenses towards pre-booked travel and accommodation are covered up to ₹25,000.



Event Cancellation

If the insured meets with an accident within India resulting in Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, or accidental hospitalisation, the forfeited and non-refundable expenses towards a pre-booked event in the insured's name are covered up to ₹25,000.



Extended Hotel Stay

If the insured suffers Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, or accidental hospitalisation and is unable to travel back to their city of residence, the additional accommodation expenses for the insured and one travelling companion are covered up to ₹25,000.



Pick a Plan or Design One from Scratch.

Base Sum Insured (₹)				
5 Lakh 10 Lakh 25 Lakh 50 Lakh 1 Crore 2 Crores 5 Crores 10 Crores 15 Crores 20 Crores 25 Crores				
Cover Name	Plans Curated for You			
	ShieldPro	ShieldPlus	ShieldMax	ShieldPrime
BASE COVERS				
Pick Your Table	Table A: AD Table B: AD + PTD Table C: AD + PTD + PPD			
1. Accidental Death (AD) includes: • Disappearance • Common Carrier	✓	✓	✓	✓
2. Permanent Total Disablement (PTD)	✓	✓	✓	✓
3. Permanent Partial Disablement (PPD)	✓	✓	✓	✓
4. Repatriation of Mortal Remains and Funeral Expenses. (This is automatically attached to Accidental Death (AD))	✓	✓	✓	✓
OPTIONAL COVERS				
1. Temporary Total Disability (TTD)	✓	✓	✓	✓
2. Hospitalisation And Related Covers	✓	✓	✓	✓
3. Enhanced Covers	✓	✓	✓	✓
4. Health and Well-Being Covers	✗	✗	✓	✓
5. Family Shield	✗	✓	✗	✓
6. Travel Covers (Pack)	✓	✓	✓	✓
7. Personal Shield (Pack)	✗	✓	✗	✓

1. You must choose at least one of the three base covers: Accidental Death, Permanent Total Disablement, or Permanent Partial Disablement. Repatriation of Mortal Remains and Funeral Expenses is attached to Accidental Death and becomes available when Accidental Death is chosen.
2. Travel Cover and Personal Shield can only be taken as a bundle, not individually.
3. The total payout under Accidental Death, Permanent Total Disablement, and Permanent Partial Disablement is capped at the base sum insured plus cumulative bonus, except for Permanent Total Disablement, where an additional 100% of the sum insured is paid.
4. If one accident triggers more than one claim across Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, or Temporary Total Disablement, only the higher claim amount will be paid out.
5. Once the company accepts a claim under Accidental Death or Permanent Total Disablement, the insurance coverage for the insured person ends.

What This Policy Does Not Cover[^]

- ✖ Any injury or physical condition that existed before the policy was taken.
- ✖ Anyone serving in the Military, Navy, Air Force, Armed Forces, or paramilitary forces, except during peacetime.

[^]This list is indicative. For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale.

Check Your Eligibility

Age	Entry Age (Adults): 18 days to 80 years No Exit Age Entry Age (Dependent Children): 30 days to 25 years
Policy Type	Individual / Family (Non-Floater)
Policy Period Option	1/2/3 Years

Waiting Period

There is no waiting period. Coverage begins from day one.

Policy Cancellation

You can cancel this policy at any time by giving 15 days' written notice. Upon cancellation, the premium for the remaining policy period will be refunded as per the scale detailed in the policy wording, subject to a minimum cancellation fee of ₹100.

We Make Claims Actually Easy



Step 1:

As soon as a claim occurs, please intimate us on healthcare@indusindinsurance.com



Step 2:

Contact our paid helpline. +91 22 4890 3009. You can also reach us at: IndusInd General Insurance, No. 1-89/3/B/40 to 42/ks/301, 3rd Floor, Krishe Block, Krishe Sapphire, Madhapur, Hyderabad 500081.

Take the smart step. Connect with us today.

Website	indusindinsurance.com
Call	022-4890 3009 (Paid) 022-6593 4185 (Paid) – Exclusive line for Senior Citizens
WhatsApp	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 and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time.

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