

Group Personal Accident Insurance

Policy ID: UIN: ACC/GROUP/2024-25 | Category: Accident - Group Personal Accident
Provider: Universal Sampo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

Covers accidental death, permanent/partial disability, and medical expenses for employees or group members.

Ideal For: Companies, institutions, and associations looking to provide accident protection to employees or members.

3. Eligibility Criteria

- Age: 18 to 65 Years
- Group Size: Minimum 5 members

4. Sum Insured Eligibility

- Limit: Rs 1 Lakh to Rs 50 Lakhs per member

5. Scope of Coverage

- Accidental Death
- Permanent Total Disability
- Permanent Partial Disability
- Medical Expenses
- Daily Hospital Cash

7. Major Exclusions

- x Suicide
- x War, terrorism
- x Alcohol/drug influence
- x Criminal acts

8. Claims & Administration

Claims Procedure:

- Intimation to insurer within 24 hours
- Submit group list, police report, and medical documentation

Policy Terms:

- Coverage applies to group members only
- Premium calculated based on group size and risk class