

Senior Citizen Accident Protection

Policy ID: UIN: ACC/SENIOR/2024-25 | Category: Accident - Senior Citizen Accident Cover

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year

Validity Basis: Annual Renewal

2. Policy Overview

Covers accidental death, permanent/partial disability, and hospitalization expenses for senior citizens aged 60+.

Ideal For: Senior citizens seeking protection against accidents at home, travel, or daily activities.

3. Eligibility Criteria

- Age: 60 to 80 Years

4. Sum Insured Eligibility

- Limit: Rs 1 Lakh to Rs 25 Lakhs

5. Scope of Coverage

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

7. Major Exclusions

- x Self-inflicted injuries
- x High-risk adventure activities
- x Alcohol/drug influence
- x Criminal acts

8. Claims & Administration

Claims Procedure:

- Immediate notice to insurer
- Submit medical bills, accident report, and claim form

Policy Terms:

- Coverage for accidents only
- Premium may increase with age