

Janta Personal Accident Insurance Policy

Policy ID: UIN: IRDA/NL-HLT/USGI/P-P/V.I/203/13-14 | Category: Accident - Personal Accident

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year

Validity Basis: Annual Renewal

2. Policy Overview

A low-cost personal accident policy offering basic death and disability cover. Often taken by groups or individuals looking for minimum viable accident protection.

Ideal For: Groups, employees, or budget-conscious individuals needing basic accident cover.

3. Eligibility Criteria

- **Entry Age:** 5 Years to 70 Years[cite: 110].

- **Group Size:** Can be issued to individuals or groups.

4. Sum Insured Eligibility

- **Restricted:** Usually capped at Rs 1 Lakh to 5 Lakhs (varies by underwriting).

5. Scope of Coverage

- **Death:** 100% of Sum Insured[cite: 122].

- **Permanent Total Disability (PTD):** 100% of Sum Insured (Loss of 2 limbs/eyes).

- **Permanent Partial Disability (PPD):** 50% for loss of one limb/eye.

- **Temporary Total Disability:** 1% of SI per week (Max Rs 5,000/week).

7. Major Exclusions

x Natural Death: Not covered.

x Pregnancy: Excluded.

x Adventure Sports: Excluded.

x Breach of Law: Criminal acts excluded.

8. Claims & Administration

Claims Procedure:

- Intimation: Immediate notice required.

- Documents: Police Report, Medical Certificate, Post Mortem (for death).

- Timeline: Submit within 1 month of event.

Policy Terms:

- Cancellation: 15 days notice.
- Currency: Indian Rupees.