

ICICI LOMBARD GIC LTD	
GROUP PERSONAL ACCIDENT INSURANCE	
Proposer Details:	
Name of the Client	HOONAR TEKWURKS PVT LTD
Location of the Proposer	PUNE PIMPRI
Industry Type	IT/ SERVICING/TELECOM/BPO
Policy Coverages:	
Benefit Table A	YES
Benefit Table B	YES
Benefit Table C	YES
Benefit Table D	YES
Children Education Grant	YES
Policy Details:	
Terrorism	YES
Ambulance Charges	No
Age Band	18-65
Weekly compensation	YES
Sum Insured	As per Grade
Policy Start Date**	06-Jan-24
Policy End Date**	05-Jan-25
Policy is issued on named basis.	
Age Limit	18 - 65 years
A	Accidental Death only – 100%
B	(A) + Loss of Two Limbs, Two eyes or one limb and one eye -100%
	Loss of One Limb or One Eye - 50%
	Permanent Total Disablement (PTD) from injuries other than those named above -100%
C	(A) + (B) + Permanent Partial Disablement (PPD)
D1	(A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S.I. Or Rs.5,000/=per week or actual weekly salary which ever is less
Children education Grant	Children Education fund for dependent children in case of Death or Permanent total disability of Employee will be covered upto 10,000/- per child (Restricted to 2 children max 25 Years of age)
Addition/deletion endt	Premium to be charged on pro rata scale for addition/ deletion endt
Terrorism	Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy
Claim intimation	The claim should be intimated within the three months of the occurrence of the event, failing to which company shall not be liable to pay the claim
Endorsment related	Premium shall not be refunded for deletion if any claim is paid during the policy
Endorsment related	Any endorsements will be from the date of addition and not from the inception of the policy"
Exclusion	
Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.	
Being under influence of drugs, alcohol, or other intoxication or hallucinogens	
Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor	
Committing any breach of law of land with criminal intent.	
Death or disablement resulting from Pregnancy or childbirth	
Professional sports team in respect of specific benefit for inability to perform	
Participation in any kind of motor speed contest.	
While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. (Not applicable for fare Paying Passengers)	
Underground mining & contractor specializing in tunneling	
Naval, military or air force personnel	
Radioactivity, Nuclear risks, ionizing radiation	
Drivers are excluded from the policy	
Perils of the sea are excluded from the scope of the policy.	

Risk Category III people are out of the scope of the policy :-

Persons working in mines, explosives, Electrical installations on high tension lines, Racing, Circus People, skiing, mountaineering, big game hunting, ballooning, hang gliding, river rafting, winter sports, skiing, ice hockey ,polo & such other persons engaged in occupation of similar hazard are not covered under GPA