























Version_1.0_SP		Parameters	Accident care Individual Insurance Policy Unique Identification No : IRDAI/HLT/SHAI/P-P/V.III/134/2017-18	
Features		About the policy	The policy protects in case of accident	
		Age at entry	Adult: 18 years to 70 years; Dependant children: 5 months to 25 years	
		Policy Term	1,2 and 3 years	
		Sum insured (Rs)	On the basis of the monthly income from gainful employment , Minimum - Rs 1 Lac	
		Risk Covered		
		Table A	Accidental Death	100% of Sum Insured + Bonus (if any)
		Table B	a) Accidental Death	100% of Sum Insured + Bonus (if any)
			b) Permanent Total Disablement	150% of Sum Insured + Bonus (if any)
			c) Permanent Partial Disablement	Specified percentage depending on the disability
		Table C	a) Accidental Death	100% of Sum Insured + Bonus (if any)
			b) Permanent Total Disablement	150% of Sum Insured + Bonus (if any)
			c) Permanent Partial Disablement	Specified percentage depending on the disability
			d) Temporary Total Disablement	Rate of 1% of the sum insured, subject to a maximum of Rs.15,000/- , per completed week, upto 100 weeks.
		No claim bonus	5% for claim free year maximum accumulation 50%	
		Additional Benefit (No extra premium)		
		Educational grant to children	(1 child: Rs.10,000/-, 2 or more children: Rs. 20,000/-)	
		Ambulance Charges / Transportation expenses of mortal remains	Rs 5000	
		Travel expenses of one relative	Upto 1% of Total sum insured or maximum Rs 50,000	
		Vehicle and/or Residence Modification	Upto 10% of sum of Table B and Table C maximum of Rs. 50,000/-	
		Purchase of Blood	Upto 5% of the sum insured under relevant table maximum of Rs. 10,000/-	
		Transportation of Imported medicines	Upto 5% of Total sum insured maximum of Rs 20,000	
		Optional Benefits (On payment of additional premium) Payable in addition to the sum insured		
		Medical Expenses Extension	25% of the valid claim or 10% of the sum insured or actuals whichever is less, subject to a overall limit of Rs.5,00,000/- per policy period.	
		Coverage for winter sports	Can be granted for the period the Insured person proposes to participate in such sports.	
		Hospital Cash	Cash Benefit of Rs 1000/- for each completed day Hospitalization happens within 30 days from the date of accident. 15 days per hospitalization & 60 days per policy period Days of admission and discharge will not be taken	

		Home Convalescence	<i>Rs 500/- for each completed day subject to a maximum of 15 days per occurrence and 60 days per policy period towards the cost of engaging one attendant at residence immediately after discharge from the hospital & recommended by the attending physician</i>
		Premium differs based on the risk group	
		Risk Group I	<i>Engaged primarily in administrative functions</i>
		Risk Group II	<i>Engaged in manual work other than what is specifically provided for under Risk Group III</i>
		Risk Group III	<i>Persons working in explosives industry, mine and /or Magazine workers, high tension electric supply, horse racing including jockeys, athletes</i>
		Family Discount	<i>10% discount on total premium if family is covered.</i>