

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

	<b>Home Convalescence</b>	<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 &amp; recommended by the attending physician</i>
<b>Premium differs based on the risk group</b>		
	<b>Risk Group I</b>	<i>Engaged primarily in administrative functions</i>
	<b>Risk Group II</b>	<i>Engaged in manual work other than what is specifically provided for under Risk Group III</i>
	<b>Risk Group III</b>	<i>Persons working in explosives industry, mine and /or Magazine workers, high tension electric supply, horse racing including jockeys, athletes</i>
	<b>Family Discount</b>	<i>10% discount on total premium if family is covered.</i>