

Rasta Apatti Kavach Policy

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Highlights

The policy offers PERSONAL ACCIDENT compensation cover including reimbursement of Hospitalization expenses incurred due to an accident.

Scope of Cover

1. Section I - The policy offers Personal Accident compensation cover for Sum Insured ranges from INR 25000 to INR 1 lac and in further multiples of INR 1 lac upto INR 10 lac.
2. Section II Hospitalization Expenses for bodily injury caused by and arising out of an accident
 - a. Road Accident (at additional premium)
 - b. Arising out of and during the course of employment (if opted for at additional premium)
 - c. Any other accident (wider cover) (if opted for at an additional premium)

There is also an option to cover at an additional premium, the Hospitalization Expenses for bodily injury caused by and arising out of an accident to Third Parties arising out of a motor accident.

Sum Insured

The Sum Insured ranges from INR 25000 to INR 1 lac and in further multiples of INR 1 lac upto INR 10 lacs for Personal Accident as well as Hospitalization expenses. The hospitalization limit allowed shall be equal to and upto the maximum Accident limit.

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Premium

Premium depends upon the Sum Insured chosen.

Policy is also available on group basis.

The above is only broad indication of a cover offered. For further details contact any of our Policy issuing office.

Note: Policy details given are indicative, not exhaustive. Please contact your nearest NIA office for further details.



1. Immediate intimation of accident to insurer.
2. Intimation to Police in the event of rail/road accident.
3. Submission of claim form giving details of occurrence and description of disability and supporting documents.

Product FAQ

	FAQ	

1. Is the cover for only Road Accidents ?

No. there is cover for employment related accidents and other accidents,

2. Does the policy cover medical expenses ?

Yes, the policy covers hospitalization expenses arising out of accidents.

3. Is this policy annual ?

The policy can be taken annually and is also available on long term basis for 3 years maximum.

4. Can I cover my staff members / Employees also ?

Yes, a group policy can be taken to cover employees / staff members.