

JANATA PERSONAL ACCIDENT POLICY

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This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Janata Personal Accident	
2	Unique Identification Number (I-JIN)	UIN No. IRDA/NL-HLT/NIA/P-P/V.I/ 55/14-15	
3	Structure	Fixed Benefit	Policy clause
4	Interests Insured	Accidental Death and bodily injury	Policy clause
5	Sum Insured	Rs. 25,000/ Rs. 50,000/ Rs. 75,000/	

6	Policy Coverage	<p>If the Insured shall sustain any bodily injury resulting solely and directly from Accident caused by outward, violent and visible means then the Company shall pay to the insured the sum hereinafter set forth:</p> <p>a) If such injury shall within twelve Calendar months of its occurrence be the sole and direct cause of the death of an insured person the Capital Sum Insured in the Schedule hereto.</p> <p>b) If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of sight of both eyes or both hands or both feet or of the actual loss of one eye and such loss of one of the two entire hands or two entire feet, or of one</p>	Policy clause pg no. 1
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		d) If such injury shall as a direct consequence thereof immediately, per totally and absolutely disable an Insured from engaging in being occupied with attention to paid employment or occupation any description whatsoever, the capital insured stated in the Schedule hereto.	
7	Add-on Cover	Nil	
8	Loss Participation	Nil	