



## MEDISHIELD ACCIDENT GUARD POLICY

### Your Safety Net Against Life's Unexpected Turns

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#### ◆ Introduction

Accidents can happen anytime, anywhere — and their financial and emotional impact can be devastating. MediShield Accident Guard Policy offers financial protection to you and your family by providing lump sum benefits in case of accidental death, permanent disability, and related expenses.

Whether you travel frequently or simply want added security, this policy is a smart shield against uncertainties.

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#### ◆ Core Benefits

- **Accidental Death Benefit:** 100% of the sum insured is paid to the nominee in case of death due to an accident.
  - **Permanent Total Disability Cover:** Lump sum benefit for permanent loss of limbs, eyesight, or paralysis.
  - **Permanent Partial Disability:** Partial payout depending on the extent of disability.
  - **Temporary Total Disability:** Weekly compensation for income loss during recovery.
  - **Fracture and Burns Cover:** Fixed benefits for specific bone fractures and burn injuries.
  - **Emergency Ambulance Cover:** Reimbursement of ambulance costs incurred during an accident.
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#### ◆ Eligibility

- **Entry Age:** 18 to 70 years
  - **Children Covered:** From 6 months onward (with at least one adult insured)
  - **Policy Term:** 1 or 3 years
  - **Geographic Coverage:** Valid across India and optional global coverage available
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#### ◆ Additional Highlights

- **No Medical Tests Required** for most applicants under age 50
- **Worldwide Protection 24/7** (with optional global add-on)
- **Family Floater Option:** Cover your spouse and dependent children under a single plan
- **Affordable Premiums:** High coverage at low cost

- **Customizable Add-ons:** Education benefit for children, hospital cash allowance, and transportation of mortal remains
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#### ◆ What's Not Covered

- Intentional self-injury or suicide
  - Accidents under the influence of alcohol or drugs
  - Injuries from war, civil unrest, or military operations
  - Participation in dangerous sports (unless specifically covered)
  - Pre-existing disabilities or conditions
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#### ◆ How to File a Claim

1. **Notify Us:** Call our 24/7 helpline or report online within 24 hours of the accident.
  2. **Submit Documents:** Identity proof, medical certificate, FIR (if applicable), and hospital bills.
  3. **Claim Evaluation:** Processed within 5 to 10 working days.
  4. **Get Paid:** Approved claim amounts transferred directly to your bank account.
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#### ◆ Contact Us

**Customer Support:** 1800-456-7890 (Toll-Free)

**Email:** support@medishield.com

**Website:** www.medishieldhealth.com

**Head Office:** MediShield Insurance Co., SafeGuard House, Pune – 411001

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*Disclaimer: This document provides only a summary of key features. For complete policy terms, exclusions, and conditions, please refer to the policy wording or consult an authorized MediShield representative.*

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