

- f) As a result of any curative treatments or interventions that you carry out or have carried out on your body.
- g) Arising out of your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
- 2) Your consequential losses of any kind or your actual or alleged legal liability.
- 3) Venereal or sexually transmitted diseases.
- 4) HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
- 5) Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
- 6) War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
- 7) Nuclear energy, radiation.

What are the premium rates for this section?

The Premium differs in case of different risk levels determined by your occupation.

Risk Level I:

Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations

Risk Level II:

Manual labour, garage mechanic, machine operator, paid driver (car / truck / heavy vehicles) cash carrying employee, builder, contractor, veterinary doctor and similar occupations.

Risk Level III:

Workers in underground mines, electric installations with high tension supply, Jockey, circus performers, big game hunters, mountaineers, professional river rafters and similar occupations.

(For occupations not specified above, please enquire with us.)

Annual Premium Rate

Premium rates given below (%) - Rs. per 1000 /-			
Cover	Risk Class I	Risk Class II	Risk Class III
Basic	0.45	0.6	0.9
Wider	1.0	1.25	1.75
Comprehensive	1.5	2.0	Not available
Medical Expenses	25% of above premium	25% of above premium	25% of above premium
Hospital Confinement	Rs. 300 per person	Rs. 300 per person	Rs. 300 per person

Exclusive of Service Tax

Discounts available under this section

- Family discount of 10% is available for covering 2 and more members under the Personal Accident section
- Special Conditions (Applicable to this section only):**
- Free Look Period**
- If you are not satisfied with policy coverage, terms and conditions, You have the option of canceling the Personal Accident cover within 15 days of receipt of the first year policy documents, provided there has been no claim.
 - Free look period is not applicable for renewal policies.

Renewal

- Under normal circumstances, renewal for Personal Accident Cover will not be refused except on the grounds of Your moral hazard, misrepresentation or fraud
- In case of Our own renewal a grace period of 30 days is permissible and the Personal Accident cover will be considered as continuous coverage. Any claim incurred as a result of Accidental injury during the break period will not be admissible under this section.
- After the completion of maximum renewal age of dependent children, the section would be renewed for lifetime. However a separate proposal form should be submitted to us at the time of renewal with the insured member as proposer. Suitable credit of continuity for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break.
- Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.

Grace period

- In case of our own renewal a grace period of 30 days is permissible and the Personal Accident Cover will be considered as continuous coverage.
- Any claim incurred as a result of Accidental injury during the break period will not be admissible under the policy.

When can I enhance my sum insured?

- Sum Insured enhancement can be done at renewals.

Portability Conditions

- As per the Portability Guidelines issued by IRDA, If you are insured under any other Personal Accident policy of Non life insurer you can transfer to Personal Accident policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Personal Accident

Revision/ Modification of the cover/ section:

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this cover / section at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the cover/ section, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

Withdrawal of Cover

There is possibility of withdrawal of this cover at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this section, at the time of Your seeking renewal of this cover, You can choose, among Our available similar and closely similar Personal Accident Insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

10A) Public Liability

Sometimes inadvertently your actions can result in bodily injury or property damage to third party. In such instances, coping with the liability can result in a large financial burden.

This section will support you in course of such events by compensating you for claims arising out of third party bodily injury or property damage occurring in your premises.

You are free to select the sum insured under this section up to a maximum of Rs. 10,00,000/-

10B) Workmen's Compensation

This section will pay a compensation to your specified employee in the insured premises under the Workman's Compensation Act, 1923/ any amendment thereto or Fatal Accidents Act 1855 or Common Law in respect of death of or bodily injury to such employee arising out of and in the course of employment.

For covering your employees under this section, you will have to provide their details along with their annual wages.

Main Exclusions for Section 10A and 10B:

- Any voluntarily assumed liability unless such liability would have attached to you in the absence of such agreement
- Any liability arising out of a deliberate, wilful or intentional act, error, omission, or non-compliance with any statutory provision
- Any claim arising out of the transmission of any communicable disease or virus
- Any interest and/or penalty imposed on you on account of your failure to comply with the requirements laid down under the Workmen's Compensation Act 1923/any amendment thereto

When can I enhance my sum insured?

- Sum Insured enhancement can be done at renewals.

Portability Conditions

- As per the Portability Guidelines issued by IRDA, If you are insured under any other Personal Accident policy of Non life insurer you can transfer to Personal Accident policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Personal Accident

Revision/ Modification of the cover/ section:

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this cover / section at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the cover/ section, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

Premium Table

Section	Description	Premium Rate * (per ₹1000 of Sum Insured)	Remarks
1	Fire and Allied Perils	0.5	
	Terrorism Cover Extension	0.08	
2	Burglary and Theft	2.25	40% First Loss Cover with 150% premium on First Loss Amount
	Jewellery and/or Precious Items	10	40% First Loss Cover with 150% premium on First Loss Amount
4	Plate Glass	10	
	Breakdown of domestic appliances (Other than A/C)	2.25	
6	Breakdown of A/C	10	
	Electronic Equipments	10	0.15% for terrorism cover
7	Pedal Cycles	10	
8	Baggage Insurance	7.5	
9	Personal Accident Insurance	As mentioned under section description	
10A	Public Liability	0.5	
10B	Workmen compensation	As per WC tariff	

* Service Tax Extra

Section Discount :

Following discounts can be given in the premium for opting more Sections:

- Five/Six sections - 15% on all sections except Section 1
- Seven or more - 20% on all sections except Section 1

Cancellation

This Policy may be cancelled by or on behalf of the Company by giving the Insured at least 14 days written notice and in such event the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period. This Policy may be cancelled by the Insured at any time by giving at least 14 days written notice to the Company. The Company will refund premium on a pro-rata basis by reference to the time cover is provided, subject to a minimum retention of premium of 25%. No refund of premium shall be due on cancellation if the Insured has made a claim under this Policy.

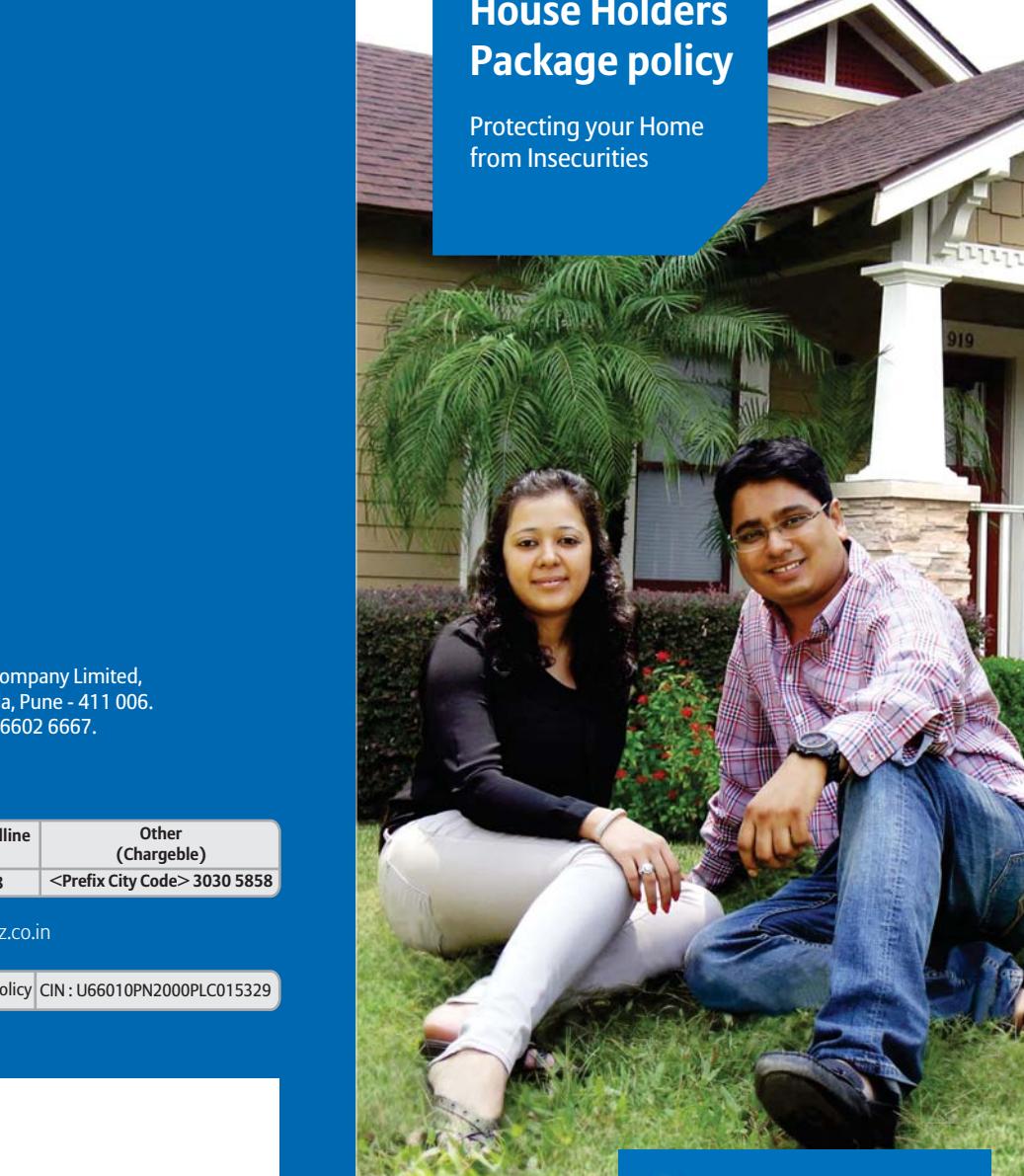


Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

Insurance is the subject matter of the solicitation

ADCODE

Bajaj Allianz
House Holders Package policy
 Protecting your Home from Insecurities



BAJAJ | Allianz

