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## PERSONAL ACCIDENT FAQS

# Personal Accident FAQs

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1. What is the full form of PTD?
  - ✓ Permanent total disability.
2. What is the full form of PPD?
  - ✓ Permanent partial disability
3. What is the full form of TTD?
  - ✓ Temporary total disability
4. What is PPD?
  - ✓ The disability is not total but partial
5. What is on duty PA policy covers?
  - ✓ Accident in course of employment
6. What does Personal Accident Insurance cover?
  - ✓ Accidental Demise: payable to nominee, in case the policyholder dies in an accident
  - Permanent/partial disability: the loss of income, in case of permanent/partial accidental disability
  - Dismemberment: provider considers the loss of income, in case of dismemberment (loss of limb)
  - Medical Expenses: provider bears medicinal expenses incurred for treatment of injuries to the policyholder
7. When can you Claim for the Benefits after Buying the Policy?
  - ✓ You can claim the benefits of policy whenever you need it.
8. What does a customer get during the accidental death if they have a PA cover?
  - ✓ He will get 100% of sum insured.
9. What is Personal Accident Insurance?
  - ✓ An insurance policy that considers expenses incurred for treatment of wounds that occurred in an unfortunate event, caused by road/air/rail collision, fire, explosion, and so forth. This insurance offers certain coverage for medical expenses and with respect to the loss of income due to an accident.
10. What is not covered by Personal Accident Insurance?
  - ✓ One must keep in mind the exclusions of this policy while following points are generally not included:
    - Any pre-existing injury or disability
    - Use of alternate medical treatments (e. Unani, Ayurvedic, Homeopathic etc)
    - Any self-harming acts (e. Suicide or purposeful overdose)
    - Accidents resulting from drunk driving or use of other intoxicating substances
    - Injuries/death from illegal activities
    - Injuries/death due to involvement in a war
    - Injuries/death due to mental disorder
    - During pregnancy/childbirth

11. What are the benefits of buying Personal Accident Insurance?

- ✓ High Coverage, No Medical Check-up Required, Children Education Benefit, Death/Disability Coverage, Coverage for Increasing Healthcare Cost, Group Insurance Benefit.

12. Do I need Person Accident Insurance?

- ✓ Life is full of risks when you are traveling to your destination. A mishap may result in several outcomes, viz. partial/permanent disability, or even demise. This insurance is recommended for anyone who travels too much not just for life support, but for financial support as well, especially in case of lost income.

13. Why You Should Buy Personal Accident Insurance?

- ✓ Life is uncertain and it needs certain measures that can make you feel safe and secure at every point of life whether you are going on vacation or enjoying a long drive with your loved ones.

14. How are Personal Accident policies different from personal guard?

- ✓ A personal guard insurance plan is the personal accident policy which covers up to the highest compensation of 125% of the total insured under the policy benefits. There is no extra premium charged for this advantage.

15. What are the documents needed for a claim?

- ✓ Read below to know the mandatory documents required for claiming the advantages of the policy:
  - a.) Temporary total disablement
    - Claim form
    - Medical certificate from the doctor
    - Leave approval from the employer
    - Discharge summary
  - b.) PTD & PPD
    - Claim form
    - Medical tests
    - Certificate of disability from the doctor
  - c.) Death Claim
    - FIR, post-mortem report
    - Death certificate
  - d.) Medical Expenses
    - Hospitalization bills
    - Discharge summary
    - Medicine prescription