

### Step 3

### Pick your optional covers

Optional Covers		
1	Temporary Total Disablement (TTD)	<ul style="list-style-type: none"> <li>Weekly benefit options (in ₹): 1000, 2000, 3000, 4000, 5000, 7500, 10000, 12500, 15000, 20000, 25000, 30000, 40000, 50000</li> <li>Maximum TTD limit can be 2 times the income.</li> <li>This benefit is available for a max of 100 weeks.</li> </ul>
2	Accidental In-patient Hospitalization Cover	Covered up to 1% of Accidental Death Sum Insured or ₹1 Lakh whichever is higher
3	EMI Protect	3 EMIs totaling upto the following options (in ₹): 50000, 75000, 100000, 200000, 300000, 400000, 500000
4	Broken Bones Benefit	Benefit limit up to ₹1 Lakh/₹3 Lakhs/₹5 Lakhs (lump sum as per table)
5	Loan Protect	Available with Personal Accident sum insured up to ₹10 Crores only Options in ₹: 1 lakh – 10 lakhs (in multiples of 1 lakh) 15 lakhs – 25 lakhs (in multiples of 5 lakhs) 30 lakhs – 50 lakhs (in multiples of 10 lakhs) 1 cr, 1.5 cr, 2 cr, 5 cr Option may be chosen maximum upto Accidental Death Sum Insured amount
6	Coma Benefit	Benefit limit equal to Accidental Death Cover Sum Insured maximum up to ₹10 Lakhs
7	Burn Benefit	Benefit limit up to ₹1Lakh/₹2 Lakhs/₹3 Lakhs (lump sum as per table)
8	Accidental Medical Expenses (OPD including Day Care)	Coverage up to the lowest of following: 1) Actual Expenses 2) 10% of Accidental Death Sum Insured 3) 40% of admissible claim under Permanent Total Disablement 4) 40% of admissible claim under Permanent Partial Disablement 5) 40% of admissible claim under Temporary Total Disablement 6) ₹50,000
9	Adventure Sports Cover	Benefit up to Accidental Death Cover Sum Insured, maximum up to ₹10 Lakhs
10	Worldwide Emergency Assistance Services	Available (including Air Ambulance)
11	Wellness Coach	Available



Eligibility Criteria	
i. Age	<p>Minimum entry age - 5 years Maximum entry age - 65 years Coverage under Temporary Total Disablement (TTD) benefit cannot be renewed post 70 years</p>
ii. Tenure	1,2,3 years
iii. Relationships covered	Self, spouse, up to 4 children, up to 2 parents and 2 parents in laws
iv. Eligibility for Sum Insured	<ul style="list-style-type: none"> <li>Earning member           <ul style="list-style-type: none"> <li>Up to 12 times of annual gross income</li> <li>In case Loan Protect benefit is opted for - Total sum of Personal Accident Sum Insured + Loan Protect limit chosen, should not exceed 15 times of annual gross income</li> </ul> </li> <li>Non-earning spouse - 100% of Proposer's sum insured/eligibility or 30L whichever is lower</li> <li>Non-earning Parent/ Parent in laws – 100% of Proposer's sum insured/eligibility or 15L whichever is lower (TTD benefit is not applicable)</li> <li>Children – 100% of Proposer's sum insured/eligibility or 15L whichever is lower (TTD benefit is not applicable)</li> </ul>
Major Exclusions	
<b>Any claim directly or indirectly arising out of:</b> <ul style="list-style-type: none"> <li>Suicide or attempted suicide, intentional self-injury</li> <li>Venereal disease, mental illness or sickness, psychiatric condition</li> <li>War, act of foreign enemy, military or usurped acts</li> <li>Any hospitalization not arising out of an injury</li> <li>Insured person committing any breach of law with criminal intent</li> </ul>	
<b>How to claim?</b>  <p>After the accident, intimate us within 7 days and submit claim documents within 30 days.</p> <p><b>Documents required:</b></p> <ul style="list-style-type: none"> <li>Completed claim form</li> <li>Photo id and age proof</li> <li>FIR or attested copy of medico legal certificate</li> <li>Copies of consultation letters after accident</li> <li>Radiological investigation reports</li> <li>Additional documents for specific benefits</li> </ul>	
<small>*Please refer to the policy document for complete list of exclusions</small>	

**Health Insurance**  
Aditya Birla Health Insurance Co. Limited

**ADITYA BIRLA  
CAPITAL**  
1800-270-7000

Activ Secure Plan consists of Personal Accident Plan, Critical Illness Plan, Cancer Secure and Hospital Cash Plan  
Aditya Birla Health Insurance Co. Limited, IRDAI Reg.153, CIN No. U66000MH2015PLC263677.  
Product Name: Activ Secure, Product UIN: ADIHLIP18076V011718. Advertisement UIN: ABHI/LF/18-19/1199.  
Address:- 10th Floor, R-Tech Park, Nirlon Compound, Next to HUB Mall, Off Western Express Highway, Goregaon East, Mumbai – 400 063.  
Website: [adityabirlahealthinsurance.com](http://adityabirlahealthinsurance.com), Email: [care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com), Telephone: 1800 270 7000,  
Fax: +91 22 6225 7700. For more details on risk factors, terms and conditions please read terms and conditions carefully before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and is used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).



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## PROTECTING your wellbeing is important after an accident.

### Activ Secure - Personal Accident Plan

- Complete protection for you and your family
- Protection against income loss
- 5% cumulative bonus leading to increased protection every year

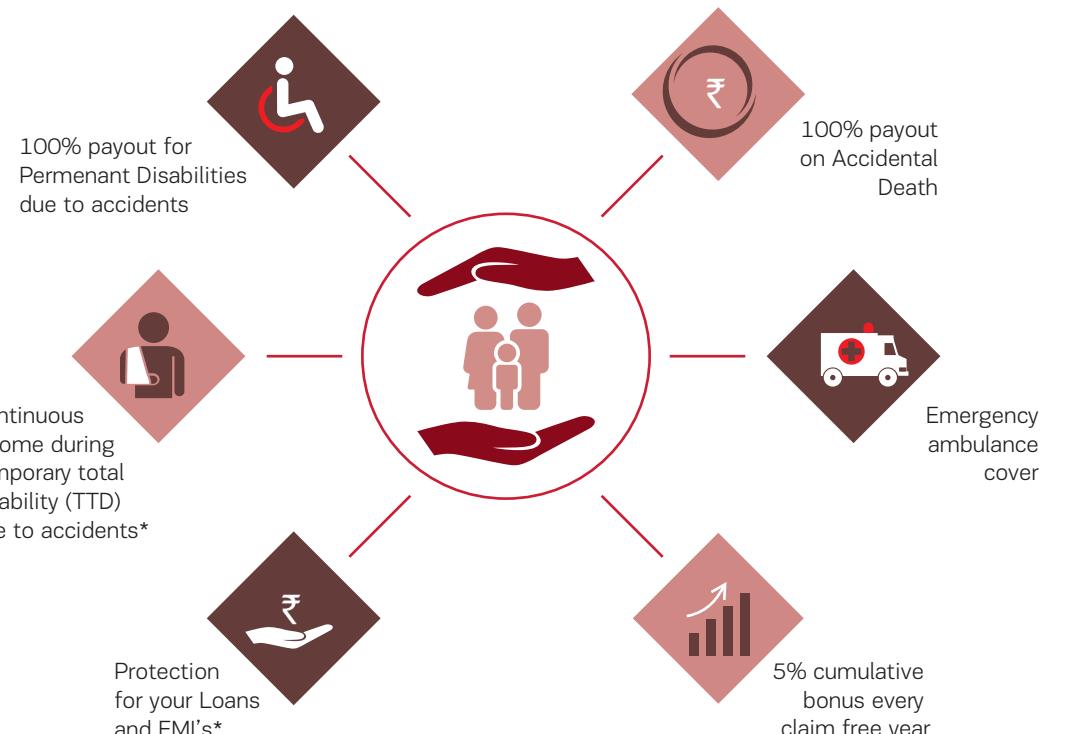
**Health Insurance**  
Aditya Birla Health Insurance Co. Limited

**ADITYA BIRLA  
CAPITAL**  
1800-270-7000



Life is so much better when you know that you are protected. Activ Secure - Personal Accident is a specially designed plan to give you and your family the protection and financial backing required in case of an unfortunate accident.

## Key Benefits



Customize your Personal Accident Plan in 3 simple steps.

### Step 1

### Select your sum insured (₹)

Plan I	Plan II	Plan III	Plan IV	Plan V
1 – 10 lakhs (in multiples of 1 lakh)	1 – 10 lakhs (in multiples of 1 lakh)	1 – 10 lakhs (in multiples of 1 lakh)	5 – 10 lakhs (in multiples of 1 lakh)	-
15 – 25 lakhs (in multiples of 5 lakhs)	15 – 25 lakhs (in multiples of 5 lakhs)	15 – 25 lakhs (in multiples of 5 lakhs)	15– 25 lakhs (in multiples of 5 lakhs)	10 – 25 lakhs (in multiples of 5 lakhs)
30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)
1 cr, 1.5 cr, 2 cr	1 cr, 1.5 cr, 2 cr, 5 cr	1 cr, 1.5 cr, 2 cr, 5 cr	1 cr, 1.5 cr, 2 cr, 5 cr, 10 cr	1 cr, 1.5 cr, 2 cr, 5 cr, 7.5 cr, 10 cr, 15cr, 20cr

### Step 2

### Pick from 5 Base Plans

		Plan I	Plan II	Plan III	Plan IV	Plan V
1	Accidental Death Cover (AD)	100% of sum insured	100% of sum insured			
2	Permanent Total Disablement(PTD)	-	100% of sum insured	100% of sum insured	100% of sum insured	100% of sum insured
3	Permanent Partial Disablement(PPD)	-	-	100% of sum insured	100% of sum insured	100% of sum insured
4	Education Benefit	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs
5	Emergency Road Ambulance Cover	-	-	-	Covered up to ₹10,000	Covered up to ₹10,000
6	Funeral Expenses	-	-	-	Covered up to 1% of sum insured max up to ₹50,000	Covered up to 1% of sum insured max up to ₹50,000
7	Repatriation of Mortal Remains	-	-	-	-	Lump sum benefit of ₹50,000
8	Orphan Benefit	-	-	-	-	Lump sum benefit of 10% of sum insured, max up to 15 Lakhs
9	Modification Benefit (Residence and Vehicle)	-	-	-	-	Covered up to ₹1 Lakh
10	Compassionate Visit	-	-	-	-	Domestic: up to ₹10,000 International: up to ₹25,000
11	Cumulative Bonus	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured. Applicable for Sum Insured up to ₹10 Crores only.