

Individual Personal Accident Insurance

PROSPECTUS

This Policy is designed to cover Loss of Life, Disabilities, and Income due to an Accident. The Policy can be obtained by Individuals who may be Self Employed/Salaried/Business Class and who are permanent Indian residents Aged between 18 and 65 Years of age. Spouse, Dependent Children, dependent parents and dependent parents in law also can be covered under the policy by the primary insured.

Scope of Cover

Accidental Death cover is a compulsory cover; Permanent Total Disablement, Permanent Partial Disablement and Temporary Total Disablement are Optional covers available to the proposer. Insured may opt for any of the following table of benefits as coverage option.

In case of family, every member of the family has option to choose any table of benefits. However the benefits chosen by family members should not be more than the benefit chosen by primary insured.

Table A –	Accidental death
Table B –	Accidental death + Permanent Total Disability (PTD)
Table C –	Accidental death + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD)
Table D –	Accidental death + Permanent Total Disability (PTD)+ Permanent Partial Disability (PPD) + Temporary Total Disability (TTD)

Permanent Total Disability (PTD) benefit comes with the following free of cost benefits–

1. Education benefit - Death and permanent total disability claims entitle the insured's child and spouse to Education Benefit to maximum two individuals (children/spouse) on proof of enrolment at a Government approved education facility. ₹50,000/- or 1% of CSI (basic SI), whichever is lower for each child/spouse.
2. Adaption allowance @ 1% of CSI or ₹25000 whichever less for towards cost of modifying Insured House or vehicle to combat Disability.

Add-on Cover

1. **Hospital Confinement allowance** -The per day allowance ₹1000/2000/3000/- with a maximum coverage for 15 days for the entire policy period If insured is admitted in a Hospital due to Injury or Accident that occurs within the Republic of India.
2. **Ambulance including air ambulance:-** Sum insured @ 10% of AD sum insured subject to maximum of ₹100000/- per policy period towards expenses incurred for availing an Ambulance Service. The ambulance service will be for the transit within India only. Payable is expenses incurred for availing an Ambulance Service (including air ambulance) to transfer the Insured Person to a Hospital from the location of Accident or Injury or from one Hospital to other Hospital or from hospital to place of residence in case of death or PTD. Ambulance cover available only when AD Sum insured is 500000 and more.

Main Exclusions:

The Company shall not be liable under this policy for -

1. Accident resulting from Suicide, attempted suicide (whether sane or insane) or intentionally self- inflicted injury, mental or nervous disorder.
2. Accident arising out of and in the course of employment in any branch of the Military or Armed Forces of any country, whether in peace or War.
3. Accident while being under the influence or abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed
4. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion
5. Accident during air travel except as a fare paying passenger on a recognized airline or charter aircraft
6. Accident while operating or learning to operate any aircraft or ship, or performing duties as a member of the crew on any aircraft or ship.
7. Any accident/loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power;
8. Any injury caused by, contributed to, by or arising from nuclear ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission) or nuclear weapons material or nuclear equipment or any part of that equipment

9. The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, or Congenital anomalies or any complications or conditions arising there from
10. Participation in winter sports, skydiving/parachuting, hand gliding, bungee jumping, scuba diving, ballooning, mountain climbing (where ropes or guides are customarily used), all forms of skiing (including but not limited to snow or water), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or/and any other hazardous or potentially dangerous sport for which You are untrained.
11. Any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy,
12. Committing breach of law with criminal intent.
13. Loss caused directly or indirectly, wholly or partly by infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease.

Who can take this policy

Any person having minimum age of 18 years and up to the age of 65 years.

1. Family floater option is available, family means the Primary Insured Person, legally wed spouse, dependent children, dependent parents and dependent parents in law.
2. Children Minimum Age at Entry: 3 months and maximum up to 23 years subject to parents concurrently covered with us.

Period of insurance

Period of Insurance will normally be one year, however short period policies may also be considered as per the following table.

Period on Risk	Required % of Annual Premium
Not exceeding 1 month	25%
Exceeding 1 month but not exceeding 3 months	50%
Exceeding 3 month but not exceeding 6 months	75%
Exceeding 6 months	100%

Fixing of sum Insured

1. Sum Insured for Accidental Death Benefit / Permanent Total Disability is limited to 120 times Monthly Gross income or 10 times the annual gross earnings from gainful employment/occupation. – Maximum SI is ₹1,00,00,000/- . Minimum Sum Insured is ₹1,00,000/-.
2. Proof of income is required for an Accidental Death sum insured exceeding ₹25, 00,000/-.
3. SI to Dependent Children, dependant parents, parents in law and non working spouse is limited to 20 % of SI of the primary Insured or ₹10,00,000/- whichever is less.
4. Weekly Indemnity under the Temporary Total Disablement benefit is –1% of Accidental Death Sum Insured subject to Max of ₹10, 000/- per week, up to maximum of 104 weeks.
5. When the weekly benefit sought is more than ₹5000/- per week it should be ensured that the annual gross earnings of the proposer is more than ₹5,00,000/- per annum.
6. whether by the Insured or by any person on behalf of the Insured.

Cumulative bonus:

If no claim has been made under the policy with us and the policy is renewed with us and without any break, we will allow a cumulative bonus to the renewal policy upon receipt of premium automatically by increasing the Sum Insured by 5%. The maximum cumulative bonus shall not exceed 50% of the Sum Insured in any policy year. In case of a claim, the Cumulative Bonus if any under the policy will get reduced by 5% at the time of renewal. This cumulative bonus is applicable only to Accidental Death, Permanent Partial Disability and Permanent Total disability benefits.

The cumulative bonus will not be lost if the policy is renewed either within the expiry date of the policy or within 30 days from the date of expiry of the policy subject to expiring policy having been issued by us.

Premium:

The rate of premium shall depend upon the Occupation of the Insured and for the Purpose of this Insurance, the Base premium rates of various benefits under personal accident policy are shown below and the rates provided are in per mille basis:

Table of Benefit	Risk Category I		Risk Category II		Risk Category III	
	Metro / Major cities	Rest of India	Metro / Major cities	Rest of India	Metro / Major cities	Rest of India
Table A Accidental death	0.4	0.3	0.5	0.38	0.63	0.47
Table B Accidental death Permanent Total Disability (PTD)	0.5	0.38	0.63	0.47	0.78	0.59
Table C Accidental death Permanent Total Disability (PTD) Permanent Partial Disability (PPD)	0.63	0.47	0.79	0.59	0.98	0.74
Table D Accidental death Permanent Total Disability (PTD) Permanent Partial Disability (PPD) Temporary Total Disability (TTD)	1.04	0.78	1.31	0.98	1.63	1.22

1. Metro / Major cities - Delhi , Mumbai, Kolkata, Chennai , Hyderabad, Bangalore,Pune, Ahmadabad
2. Risk Category -
 - i. Category I – Occupations which involve mostly office or desk work, which is non hazardous.
 - ii. Category II – Occupations which involve hazardous work like geologists, gym instructors etc.
 - iii. Category III - Occupations which involve extremely hazardous work like jockeys, lathe machine workers.

	Add on covers	Benefit	Premium		
			Allowance	1000	2000
1.	Hospital confinement allowance	Daily Benefit for each Day insured remains in a Hospital due to Injury or Accident The per day allowance ₹1000/2000/3000/- with a maximum coverage for 15 days for the entire policy period	Max. Days	15	15
			Premium(₹)	35	45
2.	Ambulance Service	Sum insured will be equal to 10% of AD sum insured subject to Maximum of ₹100000/- during policy period towards expenses incurred for availing an Ambulance Service (including air ambulance) Ambulance cover available only when AD Sum insured is 500000 and more.	Premium (₹) 10 flat		

Deductibles:

1. Temporary Total Disability – First week of claimed period.
2. Other claims – No deductible

Midterm revision in sum insured

If the Sum insured is increased during the currency of the policy, it will be allowed as an endorsement to the main policy and additional premium for the endorsement will be calculated on pro-rata basis.

If the Sum insured is decreased during the currency of the policy, it will be allowed as an endorsement to the main policy and premium will be adjusted and refunded on a pro-rata basis.

Termination of Policy

Policy terminates on earliest of the following events

1. Cancellation of policy by as per the cancellation provision.
2. On the policy expiry date.
3. Event giving raise for claim under death or permanent total disablement

Revision of Product

In case of revision of this product we will communicate to you at least 3 months prior to the revision. Existing policy will continue to remain in force till its expiry, and for existing policyholders the revision will be applicable only from the date of renewal.

Income Proof Requirement:

For Accidental Death Sum Insured of above 25 Lakhs, copy of self signed latest income proof (Latest 3 salary slips/Form 16 / IT return) to be provided along with the completed Proposal Form.

Renewal:

This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to Insurer on or before the date of expiry of the Policy or of the subsequent renewal thereof. However Insurer shall not be bound to give notice that such renewal premium is due. Also Insurer may exercise Insurer's option not to renew the policy on grounds of fraud misrepresentation, or suppression of any material fact either at the time of taking the Policy or any time during the currency of the earlier policies. Renewal premium will be charged as per the coverage opted and occupation of insured at the time of renewal as per the table provided under heading of Premium, however the same may be changed as mentioned under heading of revision of product.

Cancellation:

In case of any fraud, misrepresentation, or suppression of any material fact either at the time taking the Policy or any time during the currency of the earlier policies, Insurer may at any time cancel this policy by sending the Insured 15 days notice by registered letter, at the Insured's last known address and in such event Insurer shall refund to the Insured a pro-rata' premium for unexpired period of Insurance. Insurer shall, however, remain liable for any claim which arose prior to the date of cancellation.

The Insured may at any time cancel this policy by giving a written notice to the insurer and Insured is not required to cite any reason for the cancellation. For such cancellation, Insurer shall allow refund of premium at Insured's short period rate only, provided no claim has occurred up to the date of cancellation.

Period on Risk	% of Annual Premium Refundable
Not exceeding 1 month	75%
Exceeding 1 month but not exceeding 3 months	50%
Exceeding 3 month but not exceeding 6 months	25%
Exceeding 6 months	Nil

Redressal of Grievances

Stage 1

If you are dissatisfied with the resolution provided or for lack of response, you may write to head.customercare@sbigeneral.in We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.

For Senior Citizens: Senior Citizens can reach us at seniorcitizengrievances@sbigeneral.in; Toll Free - 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm)

Stage 2

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Chairman of the Grievance Redressal Committee at : gro@sbigeneral.in. or contact at: 022-42412070

Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099

List of Grievance Redressal Officers at Branch:

<https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/>

Stage 3

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may Register your complaint with IRDAI on the below given link <https://bimabharosa.irdai.gov.in/Home/Home>

Stage 4

If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed at <https://www.cioins.co.in/Ombudsman>

If Your issue remains unresolved You may approach IRDAI by calling on the Toll-Free no. 155255 or You can register an online complaint on the website <http://igms.irda.gov.in>