

YOUR FAMILY'S HAPPINESS LIES IN YOUR **SAFETY**

INTRODUCING **INDIVIDUAL PERSONAL ACCIDENT INSURANCE**





KEY FEATURES

- Individual Personal Accident Insurance provides you and your family with Peace of mind and financial protection at the time of distress
- Worldwide coverage against accident related perils
- Option to choose from the listed covers
- Weekly Benefit, Education Benefit, Broken Bones cover and much more
- Cumulative Bonus of 5% on renewals upto a maximum of 3 years
- Income support declaration or Proof of income to be submitted for Sum Insured above Rs. 25 Lakhs



ENTRY AGE

- **Self and Spouse:** 18 years to 69 years
- **Dependent Children:** 6 months to 23 years (max up to 2 children)



POLICY TENURE

One Year



COVERAGE

- **Accidental Death (AD)**
Fixed Benefit equal to 100% of the Sum Insured.
- **Repatriation of mortal remains**
Upto 3% of the AD Sum Insured or a lumpsum of Rs.6000 whichever is lower, from the place of death to the hospital and / or residence and/or cremation and/or burial ground.
- **Cost of cremation Ceremony**
Actual cost or a lump sum of Rs.5000 whichever is lower, incurred upto the time of cremation and costs incurred for post cremation ceremony.
- **Ambulance Charges**
Upto Rs.1000/- towards Ambulance hiring charges following an accident, subject to submission of bill.
- **Permanent Total Disablement (PTD)**
Fixed Benefit equal to 100% of the Sum Insured towards permanent disability listed in the policy.
- **Permanent Partial Disablement (PPD)**
Upto 100% of Cover Sum Insured, based on the type of Permanent Partial Disability listed in the policy.
- **Accident Medical reimbursement**
Reimbursement upto 40% of admissible claim amount or 10% of principal sum or the actuals, whichever is less towards cost of medical treatment for injury arising out of an accident and there is valid claim under the policy.
- **Accidental Weekly Benefit**
Weekly benefit amount during a period of continuous Temporary Total Disability for a period not exceeding 100 weeks from the date of the accident/bodily injury.
- **Education Benefit**
Up to 10% of the Sum Insured subject to a maximum of Rs. 25,000/-, provided a claim is admitted under AD or PTD.

- **Modification of Residential Accommodation and Vehicle**
Reimbursement upto 10% of Sum Insured subject to a maximum of Rs. 50,000/- towards modification of Insured's residential accommodation or own vehicle subject to an admissible claim under PTD.
- **Broken Bones**
Fixed Benefit based on the type of Fracture listed in the policy.
- **Cumulative Bonus**
The basic sum insured for Accidental Death, Permanent Total Disability and Permanent Partial Disability will be increased by 5% on renewals upto a maximum of 3 years period, subject to no claim under the policy.

EXCLUSIONS

This policy does not provide benefit for any death, disability, expense or loss incurred in result of any injury attributable directly to the following:

- Intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane;
- Injury or Disease directly caused by or contributed by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- Injury or Disease directly caused by or contributed by the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all kings, princes, and people of whatsoever nation condition or quality, terrorism;
- The Insured Person's participation in naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy with foreign or domestic;
- Loss sustained or contracted in consequence of the Insured being under the influence of alcohol or drugs unless administered on the advice of a physician;
- Any loss of which a contributing cause was the Insured's actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest;
- Any loss sustained whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying otherwise) in any duly licensed standard type of aircraft anywhere in the world;
- Any loss sustained while the Insured is participating in contests of speed using a motorized vehicle or bicycle and / or hunting and/or skiing and / or skydiving and / or gliding and / or mountaineering and / or winter sports;
- Any loss resulting directly from or, contributed or aggravated or prolonged by childbirth or from pregnancy
- Loss caused directly, wholly or partly by: a) Bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease; b) Medical or surgical treatment except as may be necessary solely as a result of Injury;

RENEWAL OF POLICY

- We agree to renew your policy except on grounds of moral hazard, misrepresentation, fraud or non-cooperation by the Insured
- This policy can be renewed for a period of 12 months subject to payment of premium prior to expiry of the policy and not later than 30 days grace period posts the expiry of the policy. We condone the delay and renew the policy with continuity benefits
- The claims if any occurring during the period of break in insurance shall not be payable under the renewed policy
- Sum Insured can be enhanced only at the time of renewal subject to reported claim status and health condition of the insured. If you decide to increase the sum insured at the time of renewal, subject to our acceptance
- The Company reserves its rights to revise the premium from time to time subject to approval of the Product Management Committee of the Company.

AUTOMATIC TERMINATION

The cover for the Insured Person shall terminate immediately in the event of admissible claim and settlement of 100% of Sum Insured under Accidental Death or Permanent Total Disablement cover.

CANCELLATION OF COVER

- A 15-day written notice is required for cancellation by either parties.
- In case of cancellation by the Insured, we will refund the premium as per the short period scales mentioned in the policy, subject to no claim.

FREE LOOK PERIOD

You shall be allowed a period of 30 days from the date of receipt of this policy to review the terms and conditions of the policy and to return the same if not acceptable.

The Insured can return the policy within 30 days of its receipt if he/she is not satisfied with its coverage or terms and conditions. In such a case the policy will be cancelled from date of cancellation request received at Insurer's office provided no claim is reported and considered. Refund of premium would be after retaining charges towards stamp duty charges and pro-rata premium from the risk start date till date of cancellation.

CLAIM PROCESS

Claims Notification: Written notice of claim must be given to Chola MS immediately in the event of loss or as soon thereafter as reasonably possible, and in any event not later than 30 days of such occurrence or commencement.

Claim Documentation: Claim Documents as listed in the Policy Terms have to be submitted at the earliest possible opportunity not exceeding 30 days from the date of loss.

GRIEVANCE

- Please write to customercare@cholams.murugappa.com to register your complaint.
- In Case of Senior Citizen please write to seniorcitizensupport@cholams.murugappa.com or call our Toll free @ 1800 208 9100 (for Health products)



Cholamandalam MS General Insurance Company Limited

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For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Terms and Conditions apply.

Prohibition of rebates 41. (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: CIN: U66030TN2001PLC047977 | IRDA Regn. No.123 | Individual Personal Accident Insurance UIN: CHOPAIP21419V022021

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