

### Individual Personal Accident Insurance

Apollo DKV Insurance Company Limited will provide the insurance cover detailed in the Policy to the Insured Person up to the Sum Insured subject to the terms and conditions of this Policy, Your payment of premium and Your statements in the Proposal, which is incorporated into the Policy and is the basis of it.

#### BENEFITS

We will provide the Benefits as detailed below for an event or occurrence described in any of the Benefits that occurs during the Policy Period. Each Benefit is subject to its Sum Insured, but Our liability to make payment in respect of any and all Benefits (including optional Benefits) shall be limited to the Accidental Death Sum Insured unless expressly stated to the contrary.

#### Benefit 1. Accidental Death

##### 1) Accidental Death

If an Insured Person suffers an Accident during the Policy Period and this is the sole and direct cause of his death within 365 days from the date of the Accident, then We will pay the Sum Insured.

##### 2) Transportation of Mortal Remains

If We have accepted a claim under 1), then We will in addition reimburse the lower of 2% of the Sum Insured under 1) and the actual amount incurred in transporting the mortal remains of the Insured Person from the place of the Accident or the Hospital to his residence or Hospital or to a cremation or burial ground.

#### Benefit 2. Permanent Total Disablement

1) If an Insured Person suffers an Accident during the Policy Period and within 365 days from the date of the Accident this is the sole and direct cause of his permanent total disablement in one of the ways detailed in the table below, then We will pay the percentage of the Sum Insured shown in the table.

	% of Sum Insured
Loss of 2 Limbs (both hands or both feet or one hand and one foot)	100%
Loss of a Limb and an eye	100%
Complete and irrecoverable loss of sight of both eyes	100%
Complete and irrecoverable loss of speech & hearing of both ears	100%
Loss of a Limb	50%
Complete and irrecoverable loss of sight of an eye	50%

2) In this Benefit:

- a) Limb means a hand at or above the wrist or a foot above the ankle.
- b) Loss of Limb means:
  - i) the physical separation of a Limb above the wrist or ankle respectively, or
  - ii) the total loss of functional use of a Limb for at least 365 days from the date of onset of such disability provided that We must be satisfied at the expiry of the 365 days that there is no reasonable medical hope of improvement.

#### Benefit 3. Permanent Partial Disablement

1) If an Insured Person suffers an Accident during the Policy Period and within 365 days from the date of the Accident this is the sole and direct cause of his permanent partial disablement in one of the

ways detailed in the table below, then We will pay the percentage of the Sum Insured shown in the table.

Loss of:	% of Sum Insured
Each arm at the shoulder joint	70%
Each arm to a point above elbow joint	65%
Each arm below elbow joint	60%
Each hand at the wrist	55%
Each thumb	20%
Each index finger	10%
Each other finger	5%
Each leg above center of the femur	70%
Each leg up to a point below the femur	65%
Each leg to a point below the knee	50%
Each leg up to the center of tibia	45%
Each foot at the ankle.	40%
Each big toe	5%
Each other toe	2%
Each eye	50%
Hearing in each ear	30%
Sense of smell	10%
Sense of taste	5%

- 2) In this Benefit:
  - a) Loss means:
    - i) the physical separation of a body part, or
    - i) the total loss of functional use of a body part or organ provided this has continued for at least 365 days from the onset of such disability provided that We are satisfied at the expiry of the 365 days that there is no reasonable medical hope of improvement.
- 3) If an Insured Person suffers a Loss not mentioned in the table above, then We will assess the degree of disablement with Our medical advisors and determine the amount of payment to be made.
- 4) If a claim in respect of a whole member (any organ, organ system or a limb) also encompasses some or all of its parts, Our liability to make payment will be limited to the member only and not any of its parts or constituents.

**Benefit 4. Temporary Total Disablement**

If an Insured Person suffers an Accident during the Policy Period which is the sole and direct cause of a temporary disability which completely prevents him from performing each and every duty pertaining to his employment or occupation, then We will pay a weekly benefit, provided that:

- 1) The temporary total disablement is certified by a Doctor, and
- 2) Our liability to make payment will be limited to of 1% of the Sum Insured for each week during the period of temporary total disablement for a period not exceeding 100 weeks from the date of the Accident and if the Insured Person is disabled for a part of a week, then only a proportionate part of the weekly benefit will be payable, and
- 3) We will not pay any amount in excess of the Insured Person's base weekly income excluding overtime, bonuses, tips, commissions, or any other special compensation.

**Benefit 5. Emergency Ambulance Charges**

If We have accepted a claim under this Policy and following the Accident it is necessary to immediately transfer the Insured Person to the nearest Hospital by ambulance offered by a healthcare or an ambulance service provider, then We will in addition reimburse the actual expenses of the transfer using the shortest route.

**Benefit 6. Education Fund**

If We have accepted a claim under Benefit 1 or 2, then We will in addition pay 50% of the Sum Insured per Dependent Child up to a maximum of 2 Dependent Children provided that such Dependent Child is pursuing an educational course as a full time student in an educational institution.

**Benefit 7. Family Transportation**

If We have accepted a claim under Benefit 1 or 2, then We will in addition reimburse the actual expenses incurred in transporting one Immediate Family Member to the Hospital where the Insured Person is admitted following an Accident, provided that such Hospital is located at least 200 kms from the Insured Person's residence.

**Note:** In this Benefit, Immediate Family Member means the Insured Person's legal spouse, children, parents, parents-in-law, legal guardian, ward, step child or adopted child.

**Benefit 8. Purchase of Blood**

If We have accepted a claim under Benefits 1-4, then We will in addition reimburse the actual expenses incurred in purchasing blood through a Hospital or lawful blood bank for the purpose of the Insured Person's medical or surgical treatment provided that such treatment is necessitated by the Accident.

**Benefit 9. Transportation of Imported Medicine**

If We have accepted a claim under Benefits 1-4, then We will in addition reimburse the actual expenses incurred on freight charges for importing medicines to India, provided that:

- a) Such medicines, formulations or their alternatives are not available in India, and
- b) Such medicines are necessary for the medical or surgical treatment of the Insured Person in a Hospital following the Accident.
- c) Such medicines shall not include any drugs under clinical trial or medicines, formulations or molecules of unproven efficacy.

**Benefit 10. Accident Hospitalisation (Inpatient)**

If any Insured Person suffers an Accident during the Policy Period that requires that Insured Person's Hospitalisation as an inpatient, then We will in addition reimburse the Medical Expenses incurred for the in-patient treatment of such Insured Person provided that the Hospitalisation commences within the same Policy Period. Our liability to meet Medical Expenses caused by such Accident will be limited to the Sum Insured of that Policy Period.

**Benefit 11. Broken Bones**

If an Accident causes an Insured Person to suffer a fracture (a break in the continuity of a bone) and this is certified by a Doctor and also confirmed by imaging investigations such as by X-ray, then We will pay the percentage of the Sum Insured specified in the table below.

	% of Sum Insured
Injury to vertebral body resulting in spinal cord damage	100%
Pelvis	100%
Skull (excluding nose and teeth)	30%
Chest (all ribs and breast bone)	50%
Shoulder (collar bone and shoulder blade)	30%

Arm	25%
Leg	25%
Vertebra - vertebral arch (excluding coccyx)	30%
Wrist (collies or similar fractures)	10%
Ankle (Potts or similar fracture)	10%
Coccyx	5%
Hand	3%
Finger	3%
Foot	3%
Toe	3%
Nasal bone	3%

- a) If an Insured Person suffers a fracture not mentioned in the table above, then We will assess the fracture with Our medical advisors and determine the amount of payment to be made.
- b) Our maximum liability is limited to the Sum Insured, irrespective of the number of fractures that the Insured Person suffers caused by the same Accident.
- c) If a claim in respect of any fracture of a whole bone also encompasses some or all of its parts, Our liability to make payment will be limited to the whole bone only and not any of its parts.

**Note:** In this Benefit:

- a. Pelvis means all pelvic bones, which shall be treated as one bone. The sacrum is part of the vertebral column.
- b. Skull means all skull and facial bones, (excluding nasal bones and teeth) which shall be treated as one bone.

**Benefit 12. Modification of Residence/Vehicle**

If We have accepted a claim under Benefit 2, then We will in addition reimburse the reasonable expenses incurred to modify the Insured Person's residential accommodation and/or vehicle as long as the modifications have been carried out in India and certified by a Doctor to be necessary and directly required as a result of the Accident for which We accepted the claim.

**Cumulative Bonus**

**Note:** This is only applicable for Benefits 1-3.

- If no claim has been made under this Policy and the Policy is renewed with Us without any break, We will apply a cumulative bonus to the next Policy Year by automatically increasing the Sum Insured for the next Policy Year by 5% of the Sum Insured for this Policy Year.
- The maximum cumulative bonus shall not exceed 50% of the Sum Insured in any Policy Year for benefits under Benefits 1-3.
- If a cumulative bonus has been applied and a claim is made, then in the subsequent Policy Year the cumulative bonus will automatically reduce to zero in that following Policy Year.

**EXCLUSIONS**

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in this Policy:

- 1) **Special Exclusions to Benefit 1-4, 10**

- a) Bacterial infections (except pyogenic infection which occurs through an Accidental cut or wound).
  - b) Medical or surgical treatment except as necessary solely and directly as a result of an Accident.
  - c) Hernia.
- 2) **Special Exclusions to Benefit 11**
- a) Sickness or disease.
  - b) Any fracture due to osteoporosis or a malignant disease.
  - c) Any hair line fracture.
- 3) **Special Exclusions to Benefit 12**
- a) Any benefits which an Insured Person is eligible to receive under the Workmen's Compensation Act 1923 or any similar enactment.
  - b) Any expenses incurred in excess of the amount that would have usually been incurred had the Insured Person not been insured under this Policy.
  - c) Any modifications or alterations not compliant with the applicable law.
- 4) **General Exclusion applicable to all Benefits:**
- a) Any Pre-existing Condition or any complication arising from the same.
  - b) Intentional self injury, suicide or attempted suicide, while sane or insane.
  - c) Any psychiatric or mental disorders.
  - d) AIDS (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus), venereal disease, sexually transmitted disease or illness,
  - e) Any Insured Person's participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing.
  - f) Arising or resulting from the insured person(s) committing any breach of law with criminal intent.
  - g) The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol.
  - h) War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, chemical, radioactive or nuclear contamination.
  - i) Pregnancy or childbirth or in consequence thereof.
  - j) Congenital internal or external diseases, defects or anomalies or in consequence thereof.
  - k) Treatments rendered by a Doctor who shares the same residence as an Insured Person or who is a member of an Insured Person's family.
  - l) Any non-allopathic treatment.

#### **GENERAL CONDITIONS**

##### **1) Condition precedent**

The fulfilment of the terms and conditions of this Policy (including the payment of premium by the due dates mentioned in the Schedule) insofar as they relate to anything to be done or complied with by You or any Insured Person shall be conditions precedent to Our liability.

##### **2) Insured Person**

Only those persons named as an Insured Person in the Schedule shall be covered under this Policy. Any person may be added during the Policy Period as an Insured Person after his application has been accepted by Us, additional premium has been paid and We have issued an endorsement confirming the addition of such person as an Insured Person.

We will not cover any person under Age 91 days or above the Age 70 years.

**3) Notification of Claims**

- a) We must be informed of any event or occurrence that may give rise to a claim under this Policy within 30 days of it happening.
- b) For all benefits contingent on Our prior acceptance of a claim under Benefits 1-4, We must be informed within 30 days of the event or occurrence that may give rise to a contingent benefit claim.
- c) If any time period is specifically mentioned in Benefits 1-12, then this shall supersede the time periods mentioned at a) & b) above.

**4) Claims Payment Supporting Documentation & Examination**

- a) We must be provided with any documentation and information We may request to establish the circumstances of the claim, its quantum or Our liability for it including, in English, Our claim form duly completed and all reports, including but not limited to death certificate, disability certificate, medical reports, case histories, investigation reports, treatment papers and discharge summaries
- b) The Insured Person additionally hereby consents to:
  - i) The disclosure to Us of documentation and information that may be held by medical professionals and other insurers.
  - ii) The Insured Person shall be examined by any medical practitioner We authorise for this purpose when and so often as We may reasonably require.

**5) Claims Payment**

- a) We shall be under no obligation to make any payment under this Policy unless We have been provided with the documentation and information We have requested to establish the circumstances of the claim, its quantum or Our liability for it, and unless the Insured Person has complied with his obligations under this Policy.
- b) All payments made shall be subject to an applicable Deductible (if any) for such payment.
- c) If We accept a claim and become liable to make payment under Benefits 2, 3, 4, or 11, (the first claim) and there is a subsequent claim under another of these Benefits or Benefit 1 in respect of the same Insured Person and the same Accident within 365 days of the date of the Accident (the second claim), then We will only be liable to pay the difference between the amount payable for the first claim and the amount payable for the second claim.
- d) We will only make payment to or at Your direction. If an Insured Person submits the requisite claim documents and information along with a declaration in a format acceptable to Us of having incurred the expenses, this person will be deemed to be authorised by You to receive the concerned payment. In the event of the death of an Insured Person, We will make payment to the Nominee (as named in the Schedule).
- e) Payments under this Policy shall only be made in Indian Rupees irrespective of the location of accident which has given rise to the claim.
- f) We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person could reasonably have minimised the costs incurred, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Doctor.

**6) Fraud**

If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by You or any Insured Person or anyone acting on behalf of You or an Insured Person, then this Policy shall be void and all benefits paid under it shall be forfeited.

**7) Other Insurance**

a) If at the time when any claim arises under this Policy, there is in existence any other policy effected by or on behalf of any Insured Person which covers that claim in whole or in part (or which would cover any claim made under this Policy if this Policy did not exist) then We shall not be liable to pay or contribute more than Our rateable proportion of the claim. If that other policy is one issued by Us, then Our maximum liability under all policies issued by Us shall cumulatively not exceed the most payable under one policy.

b) 7)a) shall not apply to claims made under Benefits 1, 2 or 3.

**8) Subrogation**

You and/or any Insured Persons shall at Your own expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing and/or securing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which We are or would become entitled upon Us making payment under this Policy, whether such acts or things shall be or become necessary or required before or after Our payment. Neither You nor any Insured Person shall prejudice these subrogation rights in any manner and shall provide Us with whatever assistance or cooperation is required to enforce such rights. Any recovery We make pursuant to this clause shall first be applied to the amounts paid or payable by Us under this Policy and our costs and expenses of effecting a recovery, whereafter We shall pay any balance remaining to You.

**9) Change of Occupation**

You will give Us notice of any change in the business or occupation of any Insured Person within 30 days of such change and We will issue an endorsement to this effect.

If at the time a claim arises under this Policy the Insured Person has changed his occupation without Us being notified, then Our maximum liability will be limited to the amount that would have been payable for the premium paid and the new occupation.

**10) Geography**

This Policy applies to events or occurrences taking place anywhere in the world unless limited by Us in a particular Benefit or definition or through an endorsement.

**11) Alterations to the Policy**

This Policy constitutes the complete contract of insurance. This Policy cannot be changed or varied by any one (including an insurance agent or broker) except Us, and any change we make will be evidenced by a written endorsement signed and stamped by Us.

**12) Renewal**

This Policy will automatically terminate at the end of the Policy Period. We are under no obligation to give notice that it is due for renewal, or to renew it, or to renew it on the same terms whether as to premium or otherwise. We shall be entitled to call for and receive any information or documentation before agreeing to renew the Policy, and in renewing We are not bound to renew for all Insured Persons.

**13) Notices**

Any notice, direction or instruction under this Policy shall be in writing and if it is to:

- i) Any Insured Person, then it shall be sent to You at Your address specified in the Schedule and You shall act for all Insured Persons for these purposes.
- ii) Us, it shall be delivered to Our address specified in the Schedule. No insurance agents, brokers or other person or entity is authorised to receive any notice, direction or instruction on Our behalf unless We have expressly stated to the contrary in writing.

#### 14) Dispute Resolution Clause

Any and all disputes or differences under or in relation to this Policy shall be determined by the Indian Courts and subject to Indian law.

#### 15) Nomination

You can change the nominee to whom such payment is to be made at any time during the Policy Period, provided that such change shall only be effective when You have notified Us and We have recorded the change by an endorsement to this effect.

#### 16) Termination

- a) You may terminate this Policy at any time by giving Us written notice, and the Policy shall terminate when such written notice is received. If no claim has been made under the Policy then We will refund premium in accordance with the table below:

Length of time Policy in force	Refund of premium
up to 1 month	75%
up to 3 months	50%
up to 6 months	25%
exceeding 6 months	0%

- b) We may terminate this Policy without reason upon 30 days notice by sending an endorsement to Your address shown in the Schedule, and We shall refund a rateable proportion of the premium as long as no claim has been made under the Policy.

#### INTERPRETATIONS & DEFINITIONS

The terms defined below have the meanings ascribed to them wherever they appear in this Policy Document and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same:

**Accident or Accidental** means a sudden, unforeseen and unexpected event caused by external, violent and visible means (but does not include any illness or disease) which results in physical bodily injury (but does not include mental, nervous or emotional disorders, depression or anxiety).

**Age or Aged** means completed years as at the Commencement Date.

**Commencement Date** means the commencement date of this Policy as specified in the Schedule.

**Carrier** means a civilian or commercial land, air or water conveyance operating under a valid licence from transportation of goods or passengers by air, sea, road or rail for a fee.

**Deductible** means, in respect of each and every claim, the amount stated in the Schedule which will first be paid by each Insured Person or apply for the period of time stated in the Schedule.

**Dependent Child or Dependent Children** means Your children Aged between 91 days and 21 years at the commencement of the Policy Period if they are unmarried, still financially dependant on You and have not established their own independent households.



**Doctor** means a person who holds a qualification in medicine from a recognized institution and is registered by state council, governed by the Medical Council of India in which he operates and is practicing within the scope of such license and will include (but is not limited to) physicians, specialists and surgeons who satisfy the aforementioned criteria.

**Hospital** means any institution in India (including nursing homes) established for medical treatment which:

Either:

- a) Has been registered and licensed as a hospital with the appropriate local or other authorities competent to register hospitals in the relevant area and is under the constant supervision of a Doctor and is not, except incidentally, a clinic, rest home, or convalescent home for the addicted, detoxification centre, sanatorium, home for the aged, mentally disturbed, remodelling clinic or similar institution,
- b) Or
  - i. is under the constant supervision of a Doctor, and
  - ii. has fully qualified nursing staff (that hold a certificate issued by a recognised nursing council) under its employment in constant attendance, and
  - iii. maintains daily records of each of its patients, and
  - iv. has at least 10 Inpatient beds, and
  - v. has a fully equipped and functioning operation theatre.

**Hospitalisation** or **Hospitalised** means the Insured Person's admission into a Hospital for medically necessary treatment as an inpatient for a continuous period of at least 24 hours following an Accident occurring during the Policy Period.

**Insured Person** means You and the persons named in the Schedule.

**Medical Expenses** means those reasonable and customary medical expenses that an Insured Person has necessarily and actually incurred for medical treatment in a Hospital during the Policy Period on the advice of a Doctor due to an Accident occurring during the Policy Period, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

**Outpatient Treatment** means medical treatment taken by any Insured Person in India at an outpatient department of a Hospital, clinic or associated facility, provided that he is not Hospitalised.

**Parent** means Your natural or legally adopted mother and/or father, provided that they are below 70 years of Age.

**Policy** means Your statements in the proposal form, this policy wording (including endorsements, if any) and the Schedule (as the same may be amended from time to time).

**Policy Period** means the period between the Commencement Date and the Expiry Date as specified in the Schedule.

**Policy Year** means a year following the Commencement Date and its subsequent annual anniversary.

**Pre-existing Condition** means any sickness, illness, disease, injury, medical or nervous condition or related condition or symptom:

- A. for which the Insured Person received any medical consultation, treatment, investigation or advice; or,
- B. of which the Insured Person was aware or ought to have been aware;

Policy Wordings

within the 36 months period prior to the commencement of the Insured Person first being covered under this Policy.

**Spouse** means Your legally married spouse as long as she continues to be married to You.

**Sum Insured** means, in respect of each Benefit, the sum shown in the Schedule against that Benefit and such sum represents Our maximum liability for each Insured Person for any and all claims made during the Policy Period under that Benefit, provided that Our maximum liability for each Insured Person for any and all claims made during the Policy Period for any and all Benefits shall be limited to the Accidental Death Sum Insured unless expressly stated to the contrary.

**Terrorism** shall mean an act, including, but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**We/Our/Us** means the Apollo DKV Insurance Company Limited.

**You/Your/Policyholder** means the person named in the Schedule who has concluded this Policy with Us.

## Grievance Redressal Procedure

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Our website : [www.apollodkv.co.in](http://www.apollodkv.co.in)
- Email : [customerservice@apollodkv.co.in](mailto:customerservice@apollodkv.co.in)
- Telephone : 1800-102-0333
- Fax : +91-124-4584111
- Courier : Any of our Branch office or corporate office

You may also approach the grievance cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

The Grievance Cell, Apollo DKV Insurance Company Ltd., Masterpiece - Golf Course Road, Sector-54, Gurgaon-122002

If you are not satisfied with our redressal of your grievance through one of the above methods, you may approach the nearest Insurance Ombudsman for resolution of your grievance. The contact details of Ombudsman offices are mentioned below.

Ombudsman Offices	
Jurisdiction	Office Address
Delhi, Rajasthan	2/2 A, 1 <sup>st</sup> Floor, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI - 110 002
West Bengal, Bihar	29, N. S. Road, 3rd Fl., North British Bldg. KOLKATA -700 001.
Maharashtra	3rd Flr., Jeevan Seva Annexe, S.V. Road, Santa Cruz (W), MUMBAI - 400 054
Tamil Nadu, Pondicherry	Fatima Akhtar Court, 4th Flr., 453(old 312 ), Anna Salai, Teynampet, CHENNAI -600 018
Andhra Pradesh	6-2-46, 1 <sup>st</sup> Floor, Moin Court, LaneOpp.SaleemFunctionPalace A. C. Guards, Lakdi-Ka-pool, HYDERABAD - 500 004.
Gujarat	2 <sup>nd</sup> Flr., Ambica House, Nr.C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014
Kerala, Karnataka	2 <sup>nd</sup> Flr., CC 27/ 2603, PulinatBuilding, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015
North-Eastern States	Aquarius, Bhaskar Nagar, R.G. Baruah Rd. GUWAHATI - 781 021
Uttar Pradesh	Jeevan Bhawan, Phase 2, 6 <sup>th</sup> Floor, Nawal Kishore Rd., Hazartganj, LUCKNOW - 226 001
Madhya Pradesh	1 <sup>st</sup> Floor, 117, Zone-II, (Above D.M. Motors Pvt. Ltd.) Maharana Pratap Nagar, BHOPAL - 462 011
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	S.C.O. No. 101,102 & 103, 2nd Floor, BatraBuilding, Sector 17-D, CHANDIGARH - 160 017
Orissa	62, Forest Park, BHUBANESWAR - 751 009

## Schedule of Benefits - Individual Personal Accident

Benefit	Sum Insured
Benefit 1. 1) Accidental Death [AD]	As specified in the Schedule
Benefit 1. 2) Transportation of Mortal Remains	2 % of AD Sum Insured; max upto Rs 10,000
Benefit 2. Permanent Total Disablement	100% of AD Sum Insured
Benefit 3. Permanent Partial Disablement	100% of AD Sum Insured
Benefit 4. Temporary Total Disablement*	As specified in the Schedule; max upto Rs. 15,00,000
Benefit 5. Emergency Ambulance Charges	Rs 2,000
Benefit 6. Education Fund*	10 % of AD Sum Insured; max upto Rs 20,000
Benefit 7. Family Transportation	1 % of AD Sum Insured; max upto Rs 100,000
Benefit 8. Purchase of Blood	5 % of AD Sum Insured; max upto Rs 10,000
Benefit 9. Transportation of Imported Medicine	5 % of AD Sum Insured; max upto Rs 20,000
Benefit 10. Accident Hospitalisation (In-patient)	As specified in the Schedule; max upto Rs 100,000
Benefit 11. Broken Bones	20 % of AD Sum Insured; max upto Rs 100,000
Benefit 12. Modification of Residence/Vehicle	10% of AD Sum Insured; max upto Rs. 100,000

\*Temporary Total Disablement and Education Fund are available to the earning members only.