

**PERSONAL ACCIDENT(INDIVIDUAL)**

**COVERAGE** : **Covers Death and Disablement caused by accident during the policy period at any time. World Wide—24 hrs cover. Age : 5 years to 70 years. Continuous renewal after 70 years allowed.(if necessary with loading)**

- BENEFITS** :
- 1. Death 100%CSI**
  - 2. Loss of 2 limbs or 2 Eyes or 1 limb and 1 eye. 100% CSI**
  - 3. Loss of 1 limb or 1 eye 50% of CSI.**
  - 4. Permanent Total Disability 100% CSI**
  - 5. Permanent Partial Disability % as per Table**
  - 6. Temporary Total Disablement 1% of CSI subject to 3000/- per week—Max 100 Weeks.**

**RATING** : **Based on Risk Group consisting of I,II and III.**

<b>BENEFITS</b>	<b>PREMIUM RATES(PER MILLE):</b>		
	<b>I</b>	<b>II</b>	<b>III</b>
<b>1 to 6</b>	<b>1.50</b>	<b>2.00</b>	<b>3.00</b>
<b>1 to 5</b>	<b>1.00</b>	<b>1.25</b>	<b>1.75</b>
<b>1 to 4</b>	<b>0.70</b>	<b>0.90</b>	<b>1.30</b>
<b>1 Only</b>	<b>0.45</b>	<b>0.60</b>	<b>0.90</b>

**FAMILY PACKAGE COVER :**

- a) **Earning Member( Person Insured) and Spouse if earning 100% of CSI for each**
- b) **Spouse if not earning 50% of CSI of Rs.1 lac whichever is lower**
- c) **Dependant Children between the Age of 5 and 25 years 25% of CSI or Rs.50000/- whichever is lower per child.**

**Discount of 10% on Gross Premium under the Family Package Cover, can be allowed.**

**SUM INSURED:**

**Table A should not exceed 24 months Income and the total sum insured comprising all the table should not exceed 72 months Income.**

**EXTENSION: Policy can be extended to include Medical Expenses arising out of accident to the extent of 40% of valid claim , by charging 20% additional premium.**

**CUMULATIVE BONUS: The Sum payable under item 1 to 4 can be increased by 5% for every claim free year on renewal of policy upto a limit of 50%**

**IMPORTANT EXCLUSIONS:**

- 1) **Services on Duty with any armed forces**
- 2) **Intentional Self Injury/Suicide/Attempted Suicide/Insanity/Veneral disease, under the influence of intoxicating Drugs**
- 3) **Aviation other than as Passenger**
- 4) **Committing any breach of law with criminal intention.**