

FREELOOK / REFUND DETAILS

This plan, at inception, has a free look period of 15 days from the date of receipt of policy. On review of the policy terms and conditions, If you are not satisfied with this plan, then you can cancel your plan within this 15 days free-look period. You shall be eligible for a refund of premium, after deducting applicable risk premium, less the cost of medical examination incurred by the Company and stamp duty charges, where applicable, provided your intimation of cancellation reach us within the free look period.

In case you cancel your coverage after the free-look period, refund of premium shall be as per the short period rates mentioned in the Policy.

RENEWAL DISCLOSURES

Premium will be charged based on the premium table and is subject to a maximum increase of 25%. Any further increase is subject to IRDAI's approval.

Any change in terms of cover during renewal shall be subject to IRDAI's approval & a notice of 90 days before expiry of the policy shall be given.

There will be a 30 day grace period available to you from the expiry date to renew your policy. However there will be no coverage during the period of break in insurance.



UIN: IRDAI/NL-HLT/RSAL/P-H/V.I/215/13-14

Disclaimer

Individual Personal Accident Policy (Accidental Death & Disablement only) is underwritten and issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. The Individual Personal Accident Policy (Accidental Death & Disablement only) of Royal Sundaram is approved by IRDAI.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 prospectus or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

ABOUT ROYAL SUNDARAM

Royal Sundaram General Insurance Co. Limited is the first private non-life Insurance Company licensed to operate in India. Started in the year 2000, Royal Sundaram offers a range of innovative general Insurance products which includes Health, Personal Accident, Home and Travel Insurance for individual customers. The company's Accident and Health claims process received ISO 9001-2008 certification for its effective customer service delivery. For commercial clients, Royal Sundaram offers a wide range of specialised insurance covers in Fire, Marine, Engineering, Liability and Business Interruption risks.

The company also offers specially designed products to the Small and Medium Enterprises and rural customers.



WE INSURE



REACH US

- Call: 1860 425 0000
- Email: customer.services@royalsundaram.in
- Log on to: www.royalsundaram.in
- Follow us on Facebook/Twitter

PLEASE CONTACT:



Royal Sundaram General Insurance Co. Limited.
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Corporate Office: Vishranthi Melaram Towers, No. 2 / 319
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.
Registered Office: 21, Patullos Road, Chennai - 600 002.

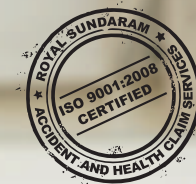
Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611

PR17093/JUL17



Royal Sundaram
General Insurance

Protect your family with a
Safety Net



WI30/WI31

INDIVIDUAL PERSONAL ACCIDENT POLICY

(Accidental Death & Disablement only)



Accident comes unannounced. It will put a spoke in your routine life. The dent which an accident brings to one’s emotion and finance is very serious. Some accidents may create vacuum in the family due to bread winner’s death while some may end up in physical disability. Though few accidents may have a lighter impact, it may still compel one to be away from routines such as attending office for quite a long time.

Hospital Expenses adds to one’s financial burden apart from mental agony.

A prudent solution for meeting all the uncertainties is signing up for a Personal Accident Insurance.

Royal Sundaram's *Individual Personal Accident Policy (Accidental Death and Disablement only)* brings an unique solution to all worries related to an accident.

Individual Personal Accident Policy (Accidental Death and Disablement only) is a package designed to take care of you and your family in the unfortunate event of an accident resulting in death or disability. The various benefits include Accidental Death Benefit, Accidental Disability Benefit apart from Special Free Benefits and other special features.

KEY FEATURES

- 24 X 7 worldwide cover
- Instant cover without waiting periods.
- No medical document required.
- Offer up to ₹10 lakhs cover without income proof.
- Cover against terrorism

KEY BENEFITS

- Protection against Death and Disablement.
- Weekly benefit for accidents resulting in home confinement up to 104 weeks.
- Hospitalisation expenses due to Accident resulting in claim for Death/Disablement in Sum Insured options from ₹20 lakhs to ₹75 lakhs.
- Special Free Benefit of Education Grant of ₹10000/-

Who can be covered?

- Persons between the age group of 5 - 65 years can be covered under this policy
- Coverage of Self is mandatory
- Coverage is available for self, spouse and dependent children
- This product offers you renewal for life long.

Tenure : One Year

SUM INSURED OPTIONS

(Amount in ₹)				
Coverages	Sum Insured			
Accidental Death	500000	1000000	1500000	
Permanent Total Disablement	500000	1000000	1500000	
Permanent Partial Disablement	500000	1000000	1500000	
Temporary Total Disablement (₹3000/- weekly benefit upto max 104 weeks)	312000	312000	312000	
Education Grant (Per Child ₹5000)	10000	10000	10000	

(Amount in ₹)					
Coverages	Sum Insured				
Accidental Death	2000000	2500000	4000000	5000000	7500000
Permanent Total Disablement	2000000	2500000	4000000	5000000	7500000
Permanent Partial Disablement	2000000	2500000	4000000	5000000	7500000
Temporary Total Disablement (₹5000/- or ₹10000* weekly benefit upto max 104 weeks)	520000	520000	1040000	1040000	1040000
Medical Expenses-Accident Hospitalisation	200000	250000	400000	500000	750000
Education Grant (Per Child ₹5000)	10000	10000	10000	10000	10000

*₹10000/- weekly benefit applicable for SI of ₹40 lakhs to ₹75 lakhs only.

PREMIUM TABLE#

(Amount in ₹)					
Coverages	Sum Insured Options				
	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
Self	796	1,594	2,388	4,212	5,267
Add: Spouse	397	797	1,195	2,106	2,633
Add: Child (each)	199	401	599	1,053	1,316

#The above premium is inclusive of 18% Goods and Services Tax.
The GST rate is subject to change, as and when there is an amendment passed by the Government.
Family Discount: 10% for 3 or more in the same policy.
For age bracket of 66 and above, rates as approved by IRDAI will be charged.

Premium for SI of ₹40 lakhs to ₹75 lakhs shall be provided on receipt of completed proposal form and income proof

The Plans are available on Individual Basis and also on Family Basis.

If family plan is chosen then the sum insured shall be available as under:

- Primary Insured - 100% of the Sum Insured
- Spouse - 50% of the Sum Insured
- Child - 25% of the Sum Insured per child
(Family plan is available for SI up to ₹25 lacs only)

IMPORTANT EXCLUSIONS**

- From intentional self injury, suicide or attempted suicide
- Accident whilst under the influence of the intoxication of liquor or drugs
- Directly or indirectly caused by venereal diseases, AIDS or insanity
- Arising or resulting from the insured committing any breach of law with criminal intent.
- Any claim arising out of any pre-existing disease or condition
- Nuclear, Chemical, Biological Terrorism
- Persons whilst engaged in hazardous sports / activities/ occupations.

**Above list of exclusions is illustrative only and are not exhaustive. For a detailed list please refer to the policy terms and conditions which will be made available on request.

CLAIMS PROCESS & DOCUMENTATION

- Intimation to be given within 30 days from the date of accident.
- For Death claim – Documents like FIR, Post mortem report, treatment papers etc
- For Disability Claim – Complete medical papers, leave & disability certificates.
- For Accident hospitalisation – FIR, Discharge Summary, Original Bills and Cash Memos

IMPORTANT POINTS

- The different Sum Insured's are offered upto 8 times of annual income of Proposer.
- At time of a claim if the current annual income is found to be less than the above said criteria then 75% of admissible claim shall only be paid.
- Temporary Total Disablement benefit is available only for earning member
- Sum Insured from ₹40 lakhs up to ₹75 lakhs is offered only to proposer and based on income proof
- At the discretion of the Company, based on the sum insured chosen, Income proof may be sought at the time of renewal

