

Personal Accident FAQ's

What are the coverage's under Personal accident policy?

Personal accident policy covers Death, Permanent total Disability, Permanent Partial Disability & Temporary Total Disability.

What are the covers under the section Basic Wider & comprehensive?

The coverage is broadly divided in 3 types:

- Basic: Death + Children's education bonus
- Wider: Death + Permanent Total Disability + Permanent Partial Disability + Children's Education Bonus
- Comprehensive: Death + Permanent Total Disability + Permanent Partial Disability + Temporary Total Disability + Children's Education Bonus

Does the personal accident policy cover natural Death or death due to some illness/disease?

Personal accident policy covers Death occurring due to accidents or accidental injuries

What is covered under PTD - Permanent Total Disability?

The below mentioned disabilities are covered under PTD

- Doctor certified total, continuous and permanent:
 - o Loss of the sight of both eyes.
 - o Physical separation of or the loss of ability to use both hands and both feet.
Physical separation of or the loss of ability to use one hand and one foot.
 - o Loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot.

What is covered under PPD – Permanent Partial Disability?

The disability covered under PPD is as per the table given below

An arm at the shoulder joint	70%
An arm above the elbow joint	65 %
An arm beneath the elbow joint	60 %
A hand at the wrist	55 %
A thumb	20 %
An index finger	10 %
Any other finger	5 %
A leg above mid-thigh	70 %
A leg up to mid-thigh	60 %
A leg up to beneath the knee	50 %
A leg up to mid-calf	45 %
A foot at the ankle	40 %
A large toe	5 %
Any other toe	2 %
An eye	50 %
Hearing of one ear	30 %
Hearing of both ears	75 %
Sense of smell	10 %
Sense of taste	5 %

What are the additional benefits under the policy?

The policy provides inbuilt additional benefits as below, no premium would be charged for these additional benefits

a Transportation : If a claim is paid under Accidental Death cover, the policy pays the actual cost of transporting your remains from the place of death to a hospital, cremation ground or burial ground.

The amount paid will be limited to the lower of Rs.5,000/- and 2% of the sums assured shown under the schedule headings Basic, Wider and Comprehensive

b Children Education Bonus: If a claim is paid under Accidental Death/ PTD then the policy makes one time payment of Rs.5,000/- each towards the cost of education of up to 2 dependent children who were under the age of 19 at the date of Accidental Bodily Injury.

What are the additional covers under the personal Guard policy?

On paying extra premium the below mentioned add on covers can be opted under Personal Guard policy

- a. **Medical expenses - ME:** The medical expenses incurred due to accidental injuries would be covered Under this section. The payable amount would be up to 40% of the valid claim amount or actual medical bills whichever is lesser.
- b. **Hospital Confinement Allowance**– This section provides benefit of Rs 1000/- per 24 Hrs hospitalization due to accidental injury, maximum amount payable during one policy period is Rs30000/-

The claim under Medical Expenses & Hospital confinement Allowance would be admissible only if the claim is paid under Death/PTD/PPD/TTD.

How is Personal Guard policy different from other PA policies?

Personal Guard policy is the only PA policy which pays the highest compensation of 125% of Sum Insured under PTD benefit. NO extra premium is charged for this benefit.

What is the period of the policy, is there a provision to opt long term Personal Guard policy?

The Personal Guard policy term is of 1 year, long term policy is not available under Personal Guard.

What are the claim documents to be submitted in case of claim?

The list of mandatory documents to be submitted in case of claims;

- **Death Claim**
 - Claim form
 - Police Panchnama, FIR, Post mortem Report, Death Certificate
 - If admitted the Admission history
- **PTD & PPD**
 - Claim form
 - Disability Certificate from the treating doctor
 - Medical Examination
- **Temporary Total Disablement (weekly Benefits)**
 - Claim form
 - Medical Certificate from the treating doctor

- Leave certificate from the employer
- Investigation reports, discharge summary

➤ **Medical Expenses**

- Originals bills,
- Investigation reports,
- Discharge summary,
- Consultation letters relating to the accidental injury

I have a Personal Accident policy with a previous insurance company carrying CB, will this CB be transferred to my Personal Guard policy in case I renew without a break?

Yes, in case of a claim free renewal from a previous insurance company carrying CB, the full CB will be passed subject to a maximum of 50%, CB would be passed on the lesser sum Insured.

If I am hospitalized due to Accidental Injury can I avail the cashless facility?

No, cashless facility is not available for Personal accident policy

Can we cover foreign nationals working in India?

No. Personal Guard policy covers citizens of India permanently residing in India.

As per the policy wordings Personal accident cover under this policy is world wide, & as per the guidelines we cover only Indian citizens residing in India, please explain?

Yes, the personal accident cover is worldwide but only Indian citizens residing in India are eligible for this policy, however after taking the policy if the insured person is traveling abroad for a personal tour & if he meets with accident, then such claims can be processed even though the accident outside India

Can a NRI take Personal Guard policy?

No we cannot cover NRI under this policy

If a person is injured in terrorist attack, does this policy pay for such claims due to terrorist attacks?

If the insured person is a victim of terrorist attack, the claim would be processed, other terms conditions & exclusions applicable

Can a house wife take Personal Guard policy?

Yes housewife can be covered as a dependant along with her spouse. The maximum SI for dependant house wife would be Rs1/- lac each under Basic, Wider & Comprehensive.

What is the entry age for children & the maximum Sum Insured available?

The entry age for children under this policy is 5 years.
Children can be covered for Rs1/- Basic & Rs1/- lac wider

What is the maximum age for renewal of Personal Guard policy?

Personal Guard policy can be renewed up to 65 years

I am a retired government employee, what is my eligibility under Personal Guard policy?

If you are below 65 years, you can be covered for a maximum SI of Rs 1 lac under Basic, wider & comprehensive.