

FAQ's for Global Personal Guard Policy (Individual)

Question 1: What is an accident?

Answer: An accident means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Question 2: Why I should have a personal accident cover?

Answer: Personal accident policies provide financial support to the policyholder if he is disabled after an accident. Secondly, the magnitude of the mishap doesn't matter; even minor ones like breaking an arm due to fall from bike and, or fracturing a leg due to fall on steps are covered by the policy.

A comprehensive personal accident insurance allows you and your family to be financially secure, after an unforeseen event.

Question 3: How is Global Personal Guard Policy (Individual) policy different from other personal accident policies?

Answer: A standalone personal accident policy covers you and your family for accidental death, permanent disability and partial disability however you remain unprotected for Accidental Hospitalisation, ambulance cover, Loan liability, Physiotherapy, Loss of Job cover.

Global Personal Guard Policy (Individual) comes with all the above benefits along with other benefits like Loss of Income, Fracture bones, Adventure Sports Benefit, Daily Cash Benefit, Coma and Travel expenses benefit cover under one policy that assures financial support and complete peace of mind in case of an unfortunate accident.

Question 4: What are the coverage under Global Personal Guard Policy (Individual) policy?

Answer: There are two sections under the policy, base cover & optional cover.

Under Base cover, you have the option of selecting either one, two or all three sections.

BASE COVER:

Section I: Death

Section II: Permanent Total Disability

Section III: Permanent Partial Disability

Optional Covers:

There are 12 optional covers and one may opt for any or all the following optional Covers on payment of additional premium

1. Accidental Hospitalization Expenses
2. Adventure Sports Benefit
3. Air Ambulance Cover
4. Children's Education Benefit
5. Coma Due to Accidental Bodily Injury
6. EMI Payment Cover
7. Fracture Care
8. Hospital Cash Benefit
9. Loan Protector Cover
10. Loss of Income due to Disability from Accident

- 11. Road Ambulance Cover
- 12. Travel Expenses Benefit

Question 5: Does the Global Personal Guard (Individual) policy cover natural death or death due to some illness/disease?

Answer: Global Personal Guard (Individual) policy covers death occurring due to accidents or accidental injuries only.

Question 6: Is there a provision to opt long term policy?

Answer: Global Personal Guard (Individual) policy is available for 1, 2 and 3 years only.

Question 7: What are the benefits available under Base cover?

The base cover consists of Death, Permanent Total Disability and Permanent Partial Disability.

Death

- Death benefit in event of accidental death
- In addition to Death cover additional benefits of –
Transportation of mortal remains- paid as 1% of the Sum Insured selected under Death
Funeral Expenses - paid as 1% of the Sum Insured selected under Death.
Both the benefits are over and above the sum insured opted
- Disappearance cover – if the person is travelling in conveyance which suffers forced landing, stranding, sinking or wrecking and disappears due to the accident, then after twelve (12) months of disappearance, it will be assumed that the Person shall have died as the result of an Accident and the benefit will be passed.

Permanent Total Disability

- Permanent Total Disability benefit in event of Accidental Bodily Injury resulting in-
 - I. Loss of the sight of both eyes
 - II. Physical separation of or the loss of ability to use both hands and both feet
 - III. Physical separation of or the loss of ability to use one hand and one foot
 - IV. Loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot
- In addition to above Lifestyle Modification Benefit will be paid 2% of the Permanent Total Disability Sum Insured.

This benefit is over and above the sum insured opted

Permanent Partial Disability

- Permanent Partial Disability will be paid as per the % shown in the table

Question 8: What is Accidental Hospitalisation Expenses cover?

Answer: In-patient Treatment - Medical Expenses are paid if insured is hospitalized for a minimum period of 24 hours on the advice of a Doctor/ Medical Practitioner because of Accidental Bodily Injury

Question 9: Is pre & post hospitalization covered?

Answer: Yes pre hospitalization for 60 days and post hospitalization for 90 days, provided claim is accepted under **Accidental Hospitalisation Expenses**

Question 10: What is Adventure sports Benefit cover?

Answer: Accidental death or injury caused due to Adventure sports are excluded in Global Personal Guard Policy, however, on payment of additional premium person can opt for the Adventure Sports Benefit.

The benefit amount in case of Death or Permanent Total Disability caused by accidental bodily injury due to adventure sports will be paid.

Question 11: Why is it mandatory to opt for Death and/or Permanent Total Disability under base covers to avail Adventure sports Benefit cover?

Answer: Under Adventure sports benefit one has to opt for Death and/or Permanent total disability, the sum insured option is restricted and linked to sum insured under base covers.

Hence it is mandatory to opt for the death and/or Permanent Total Disability so that the sum insured under Adventure sports Benefit can be selected accordingly

Sum Insured for this cover is limited to 25%, 50% and 100% of the Sum Insured of Section I: Death or Section II Permanent Total Disability subject to a maximum of Rs 1 crore.

Question 12: What is Air Ambulance cover?

Answer: The transportation of a person in an airplane or helicopter for emergency life threatening conditions due to Accidental Bodily Injury is covered under Air Ambulance cover.

Question 13: What is Children education benefit?

Answer: In event of death or Permanent Total Disability of proposer onetime payment will be made under Children education benefit as per the sum insured.

Question 14: Why is it mandatory to opt for Death and/or Permanent Total Disability under base covers to avail Children education benefit?

Answer: As this benefit is given only if the proposer dies or suffers Permanent Total Disability, Death and/or Permanent Total Disability needs to be opted under the base covers

Question 15: What is Coma Due To Accidental Bodily Injury benefit?

Answer: If the person meets with an accident and that results in Comatose State , within one month from the date of accident, a lump sum benefit as per the sum insured opted will be paid to the insured

Question 16: What is EMI Payment Cover benefit?

Answer: If the person meets with an accident and that results in Permanent Partial Disability due to which he is unable to perform his duties of job/ business for a minimum period of 1 month, then maximum 3 EMI's will be paid under this cover.

Question 17: Why is it mandatory to opt for Permanent Total Disability under base covers to avail EMI Payment Cover benefit?

Answer: As the benefit is payable only if the person suffers from Permanent Partial Disability, it is mandatory to select Permanent Partial Disability under base cover

Question 18: What is Fracture Care Cover?

Answer: When the person meets with an accident and suffers fracture then Percentage of Sum Insured as shown in the benefit table will be paid.

Question 19: What is Hospital Cash Benefit Cover in Global Personal Guard?

Answer: If due to an accident the person is Hospitalized for more than 24 hrs then per day benefit as opted will be paid for maximum 60 days/policy period.

E.g. if Rs 1000/day benefit is opted and the person is admitted for 5 days then $1000 \times 5 = \text{Rs } 5000$ will be paid

Question 20: What is Loan Protector Cover in Global Personal Guard?

Answer: Due to an accident if the person dies or it results in Permanent Total Disability within 12 months of accident, then an amount equal to balance outstanding Loan amount is paid subject to maximum Sum insured opted under this section.

Question 21: Why is Loan Protector Cover linked to Death and/or Permanent Total Disability under base covers?

Answer: As the benefit is payable only if the person suffers from Death and/or Permanent Total Disability, it is mandatory to select Death and/or Permanent Total Disability under base cover

Question 22: What is Loss of Income Due To Disability from Accident Cover in Global Personal Guard?

Answer: If due to an accidental injury the person is temporarily and completely not able to perform each and every duty pertaining to his employment or occupation, then the weekly benefit is paid to the insured

The benefit is 25% of the monthly income or minimum Rs. 1,000 per week to maximum of Rs. 50,000 per week.

Question 23: What is Road Ambulance Cover in Global Personal Guard?

Answer: In event of an accident it is very common practice to transfer the person from the site of accident to hospital or an hospital to another hospital, this transfer of the person in an ambulance is covered under Global Personal Guard up to Rs 25000/- or as actual whichever is less.

Question 24: What is Travel Expenses Benefit Cover in Global Personal Guard?

Answer: If the person meets with an accident in a city/town outside of his usual place of residence and is admitted in an hospital there, then the travel expenses of one Family Member as defined in the policy wordings is covered up to the sum insured in economy class transportation.

Question 25: Why is Travel expenses benefit linked to Accidental Hospitalization under optional covers?

Answer: As the Travel expenses benefit is payable only the person is hospitalised due to an accident and the claim is paid under the Accidental Hospitalization, it is mandatory to opt for Accidental Hospitalization under optional cover.

Question 26: Is it mandatory to choose all base & optional covers?

Answer: No, the client has an option to choose any one/two or all three options from the base cover and any number from the twelve optional covers

Question 27: Is this a benefit or indemnity policy?

Answer: Indemnity and benefit based both inclusive

Question 28: Are all the covers Global i.e. paid if Accidents happens in Foreign Country?

Answer: The policy has some worldwide covers and some paid in India only. Details as below –

- a. Worldwide coverage is applicable for below sections
 - Section I: Death
 - Section II: Permanent Total Disability
 - Section III: Permanent Partial Disability
 - Optional Cover II: Adventure Sports Benefit
 - Optional Cover IV: Children's Education Benefit
 - Optional Cover V: Coma Due to Accidental Bodily Injury
 - Optional Cover VI: EMI Payment Cover
 - Optional Cover VII: Fracture Care
 - Optional Cover IX: Loan Protector Cover
- b. Following covers are restricted to within India Only:
 - Optional Cover I: Accidental Hospitalization Expenses
 - Optional Cover III: Air Ambulance Cover
 - Optional Cover VIII: Hospital Cash Benefit
 - Optional Cover X: Loss of Income due to Disability from Accident
 - Optional Cover XI: Road Ambulance Cover
 - Optional Cover XII: Travel Expenses Benefit

Payment will be done within India and in Indian Rupees only

Question 29: What are the benefits available for continuous renewal of this policy?

Answer: 10% Cumulative bonus every year, in case of no claim is lodged under base covers. Maximum up to 5 years and 50% of Sum Insured.

No reduction in cumulative bonus if the claim is made under optional covers

Question 30: Are medical tests required to buy this policy?

Answer: No medical tests are required to buy this policy

Question 31: Who can be covered under the policy?

Answer: Self, Spouse, dependent children and dependent parents can be covered under this policy.

Question 32: What is the entry age for the policy?

Answer: Entry age for Proposer and Spouse / Dependent Parents is 18 Years to 70 Years

Entry age for Dependent Children is 3 Months to 25 Years

Question 33: What are terms of renewal?

Answer: Lifelong renewal

Renewal is ceased if claim and settlement under Coverage of Death or Permanent Total Disability.
For dependent children, Policy is renewable up to 25 years
Grace period of 30 days from date of Expiry is provided

Question 34: What is Eligibility of Sum Insured?

Answer: The eligibility is linked to monthly income as below

Coverage Details	Eligibility
Death	Maximum 100 times of Gross Monthly Income
Permanent Total Disability	Maximum 60 times of Gross Monthly Income
Permanent Partial Disability	Maximum 60 times of Gross Monthly Income
Loss of Income due to Disability from Accident	Maximum benefit would be 25% of Monthly Income

Question 35: Are there any sum insured limits for dependents in policy?

Answer: Coverage for Dependent Children under any of the Base Covers –

Death, Permanent Total Disability and Permanent Partial Disability - 25% of Sum Insured of proposer subject to maximum of Rs.10 Lacs

Coverage for Dependent Spouse and Dependent Parents under any of the Base Covers –

Death, Permanent Total Disability and Permanent Partial Disability - 50% of Sum Insured of proposer subject to maximum of Rs. 25 Lacs

Coverage for Dependent Spouse and Dependent Parents under Loss of Income due to Disability from Accident-- Rs. 2000/ week

Loss of Income cover is not available for Dependent Child/Children.

Question 36: What are the Sum Insured options available?

Answer: Base Covers:

Sr. No	Covers	Sum Insured options*
1	Death	Sum Insured: Rs. 50000 to Rs. 25 Crore.
2	Permanent Total Disability	Sum Insured: Rs. 50000 to Rs. 25 Crore.
3	Permanent Partial Disability	Sum Insured: Rs. 50000 to Rs. 25 Crore.

*Insured can opt for any sum insured (in multiples of Rs. 1000) under the base covers within the range of Minimum Sum Insured and Maximum Sum Insured based on Insured's eligibility. Sum Insured will be rounded off to the nearest 1000.

Optional Covers: Sum Insured

Sr. No.	Covers	Sum Insured Options
1	Accidental Hospitalization Expenses	Minimum Rs. 2 Lac, in multiples of Rs. 1 Lac, Maximum up to Rs. 25 Lacs

2	Adventure Sports Benefit	25%/50%/100% of the Base Sum Insured Maximum up to 1 Crore
3	Air Ambulance Cover	Minimum Rs. 5 Lacs, in multiple of 5 Lacs, Maximum up to Rs. 25 Lacs
4	Children's Education Benefit	Minimum Rs. 1 Lac, in multiples of Rs 1 Lac, Maximum up to 10 Lacs
5	Coma Due to Accidental Bodily Injury	Minimum Rs. 1 Lac, in multiples of Rs. 1 Lac, Maximum up to 10 Lacs
6	EMI Payment Cover	<ul style="list-style-type: none"> • Rs. 50000/- • Rs. 75000/- • Rs. 100000/- • Rs. 200000/- • Rs. 300000/- • Rs. 400000/- • Rs. 500000/-
7	Fracture Care	<ul style="list-style-type: none"> • Rs. 50000/- • Rs. 75000/- • Rs. 100000/- • Rs. 200000/- • Rs. 300000/- • Rs. 400000/- • Rs. 500000/-
8	Hospital Cash Benefit	Minimum Rs. 1000/day, in multiples of Rs. 1000, Maximum up to Rs. 10000/day
9	Loan Protector Cover	Minimum Rs. 1 Lac, in multiples of Rs. 1 Lac, Maximum up to 5 Crores
10	Loss of Income due to Disability from Accident	Minimum Rs. 1000/-Per Week In multiples of Rs. 1000/- Per Week Maximum up to Rs 50000/- Per Week
11	Road Ambulance Cover	Rs. 25000/- per policy Period
12	Travel Expenses Benefit	Rs. 25000/- per policy Period

Question 37: What are the discounts available in the policy?

Answer:

- Family Discount :
 - a) 10 % family discount if 2 or more dependent family members are covered under a single policy.
 - b) The family discount will be offered for new policies and renewal policies
- Long Term Policy Discount:
 - a) 4 % discount 2 years
 - b) 8 % discount for 3 years
- Employee Discount:
 - 20 % Discount for employees of Bajaj Allianz General Insurance Limited & its group companies
(Note: Online/Direct Customer Discount is not applicable to Employees)
- Online Discount/Direct Customer Discount:

10% discount for the policies purchased online/ through website and to direct customers.

(Note: Employee Discount is not applicable to Online/Direct Customers)

Question 38: I have a personal accident policy with a previous insurance company carrying cumulative bonus (cb), will this cb be transferred to my Global Personal Guard (Individual) policy in case I renew without a break?

Answer: Yes, we will provide portability with Cumulative Bonus as accrued under Portability provisions subject to underwriting terms and conditions.

Question 39: Can foreign nationals working in India take Global Personal Guard (Individual) policy?

Answer: Yes, foreign nationals working in India for 180 days or more with a valid work permit and passport can opt this policy. He/she has to provide a valid communication address in India. Policy will be issued subject to underwriting terms and conditions.

Question 40: Can a NRI take Global Personal Guard (Individual) policy?

Answer: The policy can be purchased by a NRI subject to the following criteria being met.

- The proposer/proposed insured person must have an Indian address for communication.
- Proposer must be in India at the time of signing the proposal form.
- Those currently working/settled in India are eligible for cover. For example, NRI/PIO who has returned to India and gainfully employed.

Question 41: If a person is injured in terrorist attack, does this policy pay for such claims due to terrorist attacks?

Answer: Yes, Accidental death and/or disability due to terrorist attacks will be covered under Global Personal Guard (Individual) policy as per the section and option selected

Question 42: Can I cancel the policy midway? Will unused premium be refunded?

Answer: You can place a request for cancellation any time within the policy period. Premium will be refunded on short period basis.

Question 43: If I am hospitalized due to accidental injury can i avail the cashless facility?

Answer: Yes, Cashless facility will be provided for accidental injuries requiring hospitalisation within Network Hospitals.

Question 44: What documents are needed to make a claim?

Answer:

The below documents are required for all Claims. Documents specific to each benefits are mentioned in the prospectus available on our website.

- Photo Identity Proof - Voter ID, Passport, PAN Card, Driving License, Ration Card, Aadhar, or any other proof accepted by the KYC norms as approved by the Company and which is admissible in court of law
- Duly completed and signed claim form in original as prescribed by Us.

- Copy of FIR/ Panchnama /Police Inquest Report (if conducted) duly attested by the concerned Police Station;
- Copy of Medico Legal Certificate (if conducted) duly attested by the concerned Hospital,
- Income Proof
 - Last 3 months Salary Slip/Form 16 for salaried persons
 - Last financial years ITR for self-employed persons

Question 45: What is not covered?

- Any Pre-existing Condition(s) and complications arising out of or resulting therefrom;
- Through suicide, attempted suicide (whether sane and insane) or intentionally self-inflicted injury or illness,
- Mental or nervous disorder, anxiety, stress or depression,
- Whilst engaging in Adventure Sports unless specifically insured,
- While under the influence of liquor or drugs, alcohol or other intoxicants,
- Through deliberate or intentional, unlawful or criminal act, error, or omission, participation in an actual or attempted felony, riot, crime , misdemeanor , civil commotion,
- Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world ,
- Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs,
- As a result of any curative treatments or interventions that you carry out or have carried out on your body,
- Arising out of your participation in any police, naval, military or air force operations whether peace or in war in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic

Question 46: Under Section 1 Death, under the claim form, does the nominee of insured need to make a separate claim for "Transportation of Mortal Remains" & "Funeral Expenses" or is it payable by default?

Answer: Once the Death claim under section 1 is paid, then the Transportation of Mortal Remains" & "Funeral Expenses" will be paid by default

Question 47: If 1st claim is for "An arm at the shoulder joint" then we will pay 70%. Now after few months there is another claim of "A Leg above mid-thigh" then will we pay 70% or 55%?

Answer: In the first claim we will be paying 70% of the sum insured opted under this section, in case of valid second claim for A Leg above mid-thigh we will pay the remaining amount of sum insured

Question 48: Clause under Optional cover "Adventure Sports Benefit" says that our liability shall be restricted to the 25% or 50% or 100% of the section 1 Death and/or Section 2 PTD means that the insured is free to choose the amount as 25% or 50% or 100% of S.I.

Answer: The insured should be opting for Death and PTD in base covers under Section 1 and Section 2. Then under Adventure sports benefit he can opt for 25% or 50% or 100% of base cover SI maximum up to 1 crore

Question 49: Under Air Ambulance if the customer is advised to shift to another hospital for better treatment under any life threatening situation or a normal case then will we pay or not because as per the policy wordings we will pay for the first nearest hospital from the accident place only.

Answer: The purpose to have an Air ambulance is to save the precious time after accidental injury, hence the insured will have to be shifted to the first and nearest to have the lifesaving procedures to be done.

Question 50: Please reconfirm that will we not cover TTD under EMI Payment and only PPD is covered.

Answer: EMI payment cover is only payable in case of PPD preventing from performing each and every duty pertaining to his employment or occupation for a minimum period of 1 month. There is no cover as TTD in this product, TTD is covered under-Loss of Income due to Disability from Accident.

Question 51: Under Optional cover "Loss of income due to disability from accident" we will pay for the tenure spent in hospital as well as at home.

Now if the hospital stay was for 6 days followed by 29 days at home then will we pay for the combined tenure of 5 weeks or not?

As per exclusion no "e" even if the total tenure of hospitalization as well as home stay is for 6 days then also we will pay for 6 days on proportionate basis.

Answer: It will be from the date of loss till the time certified by the treating doctor as disability period, in case the days are less than a week then payment will be on pro rata

Question 52: Under Optional cover "Road Ambulance Cover" if the insured is dissatisfied with the facilities available in treating hospital in a life threatening case or a normal case and decides to opt for another hospital then will we pay or not?

Answer: Such claims can be paid on the basis of merits of the case.

Question 52: Under Optional cover "Travel Expenses Benefit" we will pay for the actual cost of economy class by the most direct route. So how will we define it for a railway travel:- Sleeper, 3AC, 2AC, CC or First Class or 1AC and how will we define it for road travel via Self vehicle or via Paid Taxi/CAB?

Answer: Actual cost of economy class is applicable for Air travel only. For Rail or road travel no such clauses will apply so insured can opt for any class under railway or any cab or taxi under road travel subject to the most direct route. The payment will be made as per actuals or sum insured whichever is lower

Question 53: Under Accidental Hospitalization Expenses & Hospital Cash optional cover will we cover PED accidental injuries after certain waiting periods or not?
Ex:- Removal of steel rod/crutches/nut due to some infection or as per doctor advise.

Answer: Not payable. PED will be permanent/lifelong exclusion.

Question 54: If there is a claim of Death/PTD under 3 Year policy then will we refund the premium for the remaining 2 years.

Answer: The claim will be paid and the policy will expire and will not be renewable and there will not be any refund of premium.

Question 54: Is there any sectional discount like we have in Star Package?

Answer: No there is no sectional discount applicable as the premium is already on lower side.

Question 54: For which section the Income Tax benefit will be applicable like we have in PPG?

Answer: Income Tax benefit will be applicable only for the Accidental Hospitalization Expenses Benefit section and Hospital Cash benefit section

Question 55: Can the Insured opt for Optional covers even if he is taking only Section 1 Accidental Death under Base Covers.

Answer: Yes customer is free to pick & choose out of the 3 base covers along with the optional covers of his choice.

Question 56: If the insured is opting for all 3 base covers: - Death, PTD & PPD then the income eligibility will be up to 60 times of M.I. not 100 times of M.I.

Answer: The Death SI will be Maximum 100 times of Gross Monthly Income, Permanent Total Disability will be Maximum 60 times of Gross Monthly Income, Permanent Partial Disability will be Maximum 60 times of Gross Monthly Income. There is no overall capping on sum insured

Question 57: Will the policy cover people involved in Hazardous activities under Risk Class 3 like Armed Force Personnel, Policeman, and Professional Sports Person etc

Answer: These are part of decline list hence will not be covered

Question 58: Kindly confirm whether SI+ CB will be payable under base coverage like Death, PTD & PPD, but not payable for any of the optional covers.

Answer: Yes, CB not applicable for optional covers

Question 59: Under Hospital Cash Benefit will the insured get double payment in case of admission in ICU.

Answer: No it is flat payment irrespective of the room chosen up to 60 days a year.

Question 60: Does the policy cover unlimited day care procedures under the optional cover Accidental Hospitalization Expenses like we do have in HCS.

Answer: Yes whatever falls under the definition of Day Care Treatment and day care center is covered.

Question 61: Can we consider Non Gainful income like Interest income from bank deposits, House rent income & Pension under income eligibility norms?

Answer: The income declared in ITR by insured will be considered under income commensuration norms

Question 62: How will be the premium charged & claim settled under Loan Protector Section?

Answer: Outstanding Loan Amount will be directly paid to the financier and the premium will be charged on straight line method. However the insured need to attach the Loan Sanction Letter along with the proposal form and the assignment will be done towards financier as per the Insurance Amendment Clause 2014.

Question 63: In case currently loan is not there with the insured and in future he applies for any loan and the policy is issued today then will we cover his future loans under Loan Protector?

Answer: No, the loans present at the time of policy issuance will be covered subject to the Loan Sanction Letter attached with the proposal form attached else it will not be covered.

Question 64: If the insured transfers his existing loan from one financier to another then will our policy cover the new financier? What if the current loan is foreclosed and another loan is taken during the policy tenure?

Answer: If the loan is transferred from one financier to another then the insured need to inform us via new Loan Sanction Letter so that we can make the essential changes in our policy. If the current loan is foreclosed and another loan is being taken in the policy tenure then our policy will not automatically cover the new loan, the insured need to inform us via new Loan Sanction Letter so that we can make the essential changes in our policy.

Question 65: Does the Loan Protector section cover all type of loans taken?

Answer: Yes it covers all sort of loans taken:- Vehicle, Home or Mortgage etc.

Question 66: Will the policy cover Coma under PTD or TTD also and when will be the claim processed for Coma?

Answer: Coma claim will be processed after 30 days and will be paid under TTD, subject to it ful-filing the definition of Coma as mentioned in the policy wordings

Question 67: Does the policy cover Dependent Parents-In-Law in place of Dependent Parents in case the parents are not alive?

Answer: No, this product don't have any provision to include Parents In Law in place of Parents.

Question 68: Can the insured pick & choose separate optional covers for the entire family?

Answer: Loan Protector & EMI covers are only for Proposer and dependent family members can't opt for these 2 coverage. Rest the dependent family members can opt for different covers subject to the clause that the Proposer should have the highest coverage and sections opted.

Question 69: Does the policy cover any other type of fracture which is not covered in our list of fractures under Fracture cover section?

Answer: No, all possible fractures are included in the list of fractures shared in the policy wordings so nothing will be covered beyond our list of fractures.

Question 69: Is there any capping on the maximum number of kids covered in this product?

Answer: No there is no maximum capping on the number of kids to be covered in this product.

Question 70: What is the maximum SI which we can offer to Daily Wages customers and as such customers don't have income proof so how will we settle the claim?

Answer: There is no such maximum SI capping for Daily Wages customers. They can opt for any SI as per income eligibility norms. However at the time of claim the onus is with the client to provide sufficient income proofs.

Question 71: Does the policy cover people from all 3 Risk Class under this product with all sections available?

Answer: Yes we can offer any section to any person irrespective of his risk class 1 or 2 or 3, subject to underwriting approval.

For more details, kindly refer to Policy wordings