

**PERSONAL ACCIDENT INSURANCE POLICY CUSTOMER INFORMATION SHEET**

Description is illustrative and not exhaustive

| Sr no.  | TITLE                          | DESCRIPTION   | REFER TO POLICY CLAUSE NUMBER |
|---|--------------------------------|---|-------------------------------|
| 1   | Product Name                   | Personal Accident Insurance Policy  |                               |
| 2   | What am I covered for?         | <b>1. Death</b><br>We will pay your Nominee 100% of sum assured shown under the Schedule headings Basic, Wider and Comprehensive if during the Policy Period you meet with Accidental Bodily Injury that causes your death within 12 months.  | Section A-1                   |
|   |                                | <b>2. Permanent Total Disability</b><br>125% of the sum assured will be paid to Nominee due to Permanent Total Disability within 12 months of bodily Injury   | Section A-2                   |
|   |                                | <b>3. Permanent Partial Disability</b><br>In case of Permanent Partial Disability within 12 months of bodily Injury, we will pay the percentage shown in the policy wordings"   | Section A-3                   |
|   |                                | <b>4. Temporary Total Disability</b><br>lower of 1 % of the sum assured shown under the schedule heading Comprehensive and Rs.5,000/-   | Section A-4                   |
|   |                                | <b>5. Additional Insurance</b><br><b>a. Transportation</b><br>Lower of Rs.5,000/- and 2% of the sums assured shown under the schedule   | Section A-5 a                 |
|   |                                | <b>b. Children's Education Benefit</b><br>If we have accepted a claim under either 1) or 2), then we will make a one time payment of Rs.5,000/- each towards the cost of education of up to 2 of your dependent children who were under the age of 19 at the date you met with Accidental Bodily Injury.  | Section A-5 b                 |
|   |                                | <b>6. Optional sections</b><br><b>a. Hospital Confinement Allowance</b><br>(Available if the schedule shows you opted for it) If we have accepted a claim under 1) to 4), then we will pay RS.1000/- for each complete calendar day that you had to be hospitalized for medical reasons because of the Accidental Bodily Injury you met with upto Rs. 30000/- | Section A-6 a                 |
|   |                                | <b>b. Medical Expenses Reimbursement</b><br>(Available if the schedule shows you opted for it) If we have accepted a claim under 1) to 4), then we will reimburse the costs of necessary medical treatment limited to 40% of the value of the claim we accepted under 1 to 4 or Rs. 5 Lac which ever is lower.  | Section A-6 b                 |
| 3   | What are the major exclusions? | 1. Accidental Bodily Injury that You meet with:   |                               |
|   |                                | a. Through suicide, attempted suicide or self inflicted injury or illness.  | Section C-1 a                 |
|   |                                | b. While under the influence of liquor or drugs.  | Section C-1 b                 |
|   |                                | c. Through deliberate or intentional, unlawful or criminal act, error, or omission.   | Section C-1 c                 |
|   |                                | d. 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.   | Section C-1 d                 |
| e. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs. | Section C-1 e                  |   |                               |

|   |                    |   |                |
|---|--------------------|---|----------------|
|   |                    | f. As a result of any curative treatments or interventions that you carry out or have carried out on your body.   | Section C-1 f  |
|   |                    | g. Arising out of your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, Whether foreign or domestic.  | Section C-1 g  |
|   |                    | 2. Your consequential losses of any kind or your actual or alleged legal liability.   | Section C-2    |
|   |                    | 3. Venereal or sexually transmitted diseases.   | Section C-3    |
|   |                    | 4. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.   | Section C-4    |
|   |                    | 5. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.  | Section C-5    |
|   |                    | 6. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.  | Section C-6    |
|   |                    | 7. Nuclear energy, radiation.   | Section C-7    |
| 4 | Waiting periods    | NA  | NA             |
| 5 | Payout Basis       | Payout under Death, Permanent Total Disability and Permanent Partial Disability and Temporary Total Disability, Transportation, Children Education Benefit, Hospital Confinement Allowance on benefit basis, Payout under Medical Expenses Reimbursement on Indemnity basis   | Cover A 1 to 6 |
| 6 | Cost sharing       | NA  | NA             |
| 7 | Renewal Conditions | <p>i. Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard, misrepresentation or fraud.</p> <p>ii. For age 66years and above, renewal Sum insured would be restricted to lower of Rs10lacs (under Basic and or Wider) or expiring policy sum insured under Basic and / or Wider sections.</p> <p>iii. However renewals can be considered with higher sum insured subject to submission of requisite documentation to ascertain commensuration of income</p> <p>iv. In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous coverage. Any medical expenses incurred as a result of Accident contracted during the break period will not be admissible under the policy.</p>  | Section D-9    |
| 8 | Special Condition  | <p>Free Look Period</p> <p>You have a period of 15 days from the date of receipt of the first policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation. If you have not made any claim during the Free look period, you shall be entitled to refund of premium subject to,</p> <ul style="list-style-type: none"> <li>• a deduction of the expenses incurred by Us on Your medical examination (if conducted), stamp duty charges and if the risk has not commenced.</li> <li>• If the risk has commenced the stamp duty charges, medical examination charges (if conducted) &amp; proportionate risk premium for period on cover would be deducted.</li> <li>• Where only a part of risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.</li> </ul> <p>Free look period is not applicable for renewal policies.</p> | Section D-8    |

| 9   | Renewal Benefits             | <p><b>Cumulative Bonus</b></p> <p>i. If You renew Your Personal Accident Policy with Us without any break in the Policy Period and there has been no claim in the preceding year, then We will increase the Limit of Indemnity by 10% of Sum Assured per annum as Cumulative Bonus,</p> <p>ii. The maximum cumulative increase in the Limit of Indemnity will be limited to 5 years and 50% of Sum Assured.</p>  | Section D-7    |                              |              |     |                                     |     |                                      |     |                    |     |             |
|---|------------------------------|--|----------------|------------------------------|--------------|-----|-------------------------------------|-----|--------------------------------------|-----|--------------------|-----|-------------|
| 10  | Cancellation                 | <p>i. We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or Your non-cooperation.</p> <p>ii. You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.</p> <table data-bbox="459 667 1252 824"> <thead> <tr> <th>Period on Risk</th> <th>% of Annual Premium Refunded</th> </tr> </thead> <tbody> <tr> <td>Upto 1 month</td> <td>75%</td> </tr> <tr> <td>Exceeding 1 month and upto 3 months</td> <td>50%</td> </tr> <tr> <td>Exceeding 3 months and upto 6 months</td> <td>25%</td> </tr> <tr> <td>Exceeding 6 months</td> <td>Nil</td> </tr> </tbody> </table> <p>However, if any claim has been made then no refund will be given when you cancel.</p> | Period on Risk | % of Annual Premium Refunded | Upto 1 month | 75% | Exceeding 1 month and upto 3 months | 50% | Exceeding 3 months and upto 6 months | 25% | Exceeding 6 months | Nil | Section D-9 |
| Period on Risk  | % of Annual Premium Refunded |  |                |                              |              |     |                                     |     |                                      |     |                    |     |             |
| Upto 1 month  | 75%                          |  |                |                              |              |     |                                     |     |                                      |     |                    |     |             |
| Exceeding 1 month and upto 3 months   | 50%                          |  |                |                              |              |     |                                     |     |                                      |     |                    |     |             |
| Exceeding 3 months and upto 6 months  | 25%                          |  |                |                              |              |     |                                     |     |                                      |     |                    |     |             |
| Exceeding 6 months  | Nil                          |  |                |                              |              |     |                                     |     |                                      |     |                    |     |             |
| <p>(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the KFD and the policy document the terms and conditions mentioned in the policy document shall prevail.</p> |                              |  |                |                              |              |     |                                     |     |                                      |     |                    |     |             |