

**PREMIUM PERSONAL GUARD CUSTOMER INFORMATION SHEET**

Description is illustrative and not exhaustive

Sr no.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	Premium Personal Guard	
2	What am I covered for?	<b>1. Death</b> In case of Death due to accidental bodily injury of the proposer, 100% of Sum Insured would be paid to the Nominee,	Section A-1
		<b>2. Permanent Total Disability</b> In case of PTD due to accidental bodily Injury, 200% of Sum Insured is payable for the proposer	Section A-2
		<b>3. Permanent Partial Disability</b> In case of PPD due to accidental bodily Injury of the proposer, % of Sum Insured as shown in the PPD table would be payable. The claim payment under above benefits 1,2 and 3, would be restricted to 50% for spouse & 25% for child, provided spouse & child are covered under the policy.	Section A-3
		<b>4. Temporary Total Disability</b> In case of TTD due to accidental bodily Injury of the proposer, weekly benefit would be payable as per the plan opted. The claim payment under TTD would be restricted to 50% for spouse. TTD benefit is not payable for children.	Section A-4
		<b>5. Additional Insurance</b> <b>a. Transportation</b> If we have accepted a claim under Death of you/your family member(s) named in the schedule, then we will pay towards the actual cost of transporting the remains of you/your family member(s) from the place of death to a hospital, cremation ground or burial ground. The amount we pay will be limited to the lower of Rs.5,000/- or 2% of the Sum Assured shown under the schedule.	Section A-5 a
		<b>b. Children's Education Benefit</b> 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>Section II - Hospital confinement Allowance</b> (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/- to Rs. 2500/- as per the plan opted per day for a maximum of 30days	Section A-Section II
		<b>Section III - Accidental Confinement Expenses</b> (Available if the schedule shows you opted for it) If we have accepted a claim under 1) to 4), then we will reimbursement of the cost of medical expenses due to accidental injury up to Sum Insured as per the plan opted	Section A-Section III

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. Any injury/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition.	Section C-3
		4. Venereal or sexually transmitted diseases.	Section C-4
		5. 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-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 detention, 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
		8. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of these.	Section C-8
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 would be on benefit basis, Payout under Accidental Hospitalization Expenses on Indemnity basis	Section I Cover A 1 to 5, Section II and Section III
6	Cost sharing	NA	NA
7	Renewal Conditions	<ul style="list-style-type: none"> <li>Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard, misrepresentation or fraud.</li> <li>At the time of renewal, after completion of age 65 years, Insured members covered under Plan B, Plan C and Plan D would be offered to get covered under plan A</li> <li>In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous coverage. Any claim incurred as a result of Accident contracted during the break period will not be admissible under the policy.</li> </ul>	Section D-8

8	Special Condition	<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.</p> <p>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, stamp duty charges and if the risk has not commenced</li> <li>• If the risk has commenced the stamp duty charges, medical examination charges &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-7										
9	Renewal Benefits	<p>For every claim free year you are eligible for Cumulative Bonus (CB) of 10% of sum insured. Maximum cumulative bonus would be 50% of sum insured up to 5 claim free years.</p>	Section D-11										
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 border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Period on Risk</th> <th style="text-align: right;">% of Annual Premium Refunded</th> </tr> </thead> <tbody> <tr> <td>Upto 1 month</td> <td style="text-align: right;">75%</td> </tr> <tr> <td>Exceeding 1 month and upto 3 months</td> <td style="text-align: right;">50%</td> </tr> <tr> <td>Exceeding 3 months and upto 6 months</td> <td style="text-align: right;">25%</td> </tr> <tr> <td>Exceeding 6 months</td> <td style="text-align: right;">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-8
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<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>													