

SANKAT MOCHAN CUSTOMER INFORMATION SHEET

Description is illustrative and not exhaustive

Sr no.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	Sankat Mochan Policy	
2	What am I covered for?	1. Death: We will pay the nominee 100% of the sum assured shown under the schedule headings Basic, Wider and Comprehensive if during the Policy Period You/Your family member (s) named in the schedule meet with Accidental Bodily Injury that causes death within 12 Months of the insured person.	Section A.1
		2. Permanent Total Disability:- We will pay you/your family member covered under policy, 125% of the sums assured shown under the Schedule headings Wider and Comprehensive if You/Your family member (s) named in the schedule meet with Accidental Bodily Injury during the Policy Period that causes Permanent Total Disability within 12 months.	Section A.2
		3. Permanent Partial Disability: if you meet with Accidental Bodily Injury during the Policy Period that causes Permanent Partial Disability within 12 months, we will pay the percentage of SI as per table shown in policy wordings	Section A.3
		4. Temporary Total Disability: If You suffer Accidental Bodily Injury during the Policy Period which completely prevents the insured person (s) from engaging in his/her respective occupation, then we will make a weekly payment of 1 % of the Comprehensive sum insured per week (maximum of Rs 5000/- per week).	Section A.4
		5. a) Transportation of If we have accepted a claim under Death cover 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/- and 2% of the sums assured	Section A.5 a.
		b) Children's Education Benefit:- If we have accepted a claim under either Death or PTD then we will make a onetime 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 were covered under the policy met with Accidental Bodily Injury	Section A.5 b.
		6. Hospital Confinement Allowance:- If we have accepted a claim under Death/PTD/ PPD/ TTD then we will pay RS.1000/- for each complete calendar day that you/your family member (s) had to be hospitalized for medical reasons because of the Accidental Bodily injury met with. However, the amount we pay will be limited to Rs.30,000/- during the Policy Period even if there is more than one claim	Section A.6
7. Accidental Hospitalisation Cover:- If You/Your family member (s) named in the schedule are hospitalized on the advice of a Doctor because of accidental Bodily Injury sustained during the Policy Period, then We will reimburse You, Reasonable and Customary Medical Expenses incurred upto a maximum sum insured shown in the schedule for this section aggregate in any one policy period.	Section A.7		

3	What are the major exclusions in the policy	1) Accidental Bodily Injury that You/Your family member named in the schedule meet with: a) Through suicide, attempted suicide or self inflicted injury or illness. b) While under the influence of liquor or drugs. c) Arising or resulting from the insured person committing any breach of law with criminal intent. d) Whilst engaging in aviation or ballooning, whilst mounting into, dis mounting from or traveling in any balloon or aircraft other than as a pas- senger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world. e) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trail runs. f) As a result of any curative treatments or interventions that you carry out or have carried out on your body. 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 engage- ment with the enemy, whether foreign or domestic."	Section C.1
		2) Consequential losses of any kind or insured person's actual or alleged legal liability.	Section C.2
		3) Any injury/disablement/death directly or indirectly arising out of or contrib- uted 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) Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.	Section C.6
		7) 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 nationalisation or requisition of or damage by or under the order of any government or public local authority.	Section C.7
		8) Nuclear energy, radiation. If we cannot agree whether any of these exclusions apply to your claim, you agree to accept the burden of proving that they do not apply."	Section C.8
4	Waiting periods	There are no specific waiting period(s) under this plan	Not Applicable
5	Payout basis	1. The payout is on benefit basis for Death, Permanent Total Disability, Perma- nent Partial Disability, Temporary Total Disability, Hospital Confinement Allow- ance. 2. The payout is on Indemnity basis for Accidental Hospitalisation.	Section A
6	Cost sharing	There is no co pay in this policy	Not Applicable
7	Renewal Conditions	a) Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard. b) In case of our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous. Any medical expenses incurred as a result of Accident contracted during the break period will not be admissible under the policy.	Section D.8

8	Special Condition	<p>Free Look Period</p> <p>You have a period of 15 days from the date of receipt of the 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"> • a deduction of the expenses incurred by Us on Your medical examination, stamp duty charges, if the risk has not commenced, • a deduction of the stamp duty charges, medical examination charges & proportionate risk premium for period on cover, If the risk has commenced • a deduction of such proportionate risk premium commensurating with the risk covered during such period ,where only a part of risk has commenced 	Section D.7										
9	Renewal Benefits:	There is no additional renewal benefit	Not Applicable										
10	Cancellation	<p>We can cancel this Policy by sending you 15 days written notice, and if we exercise this right then the premium will be refunded pro-rata.</p> <p>You can cancel this policy by giving us 15 days notice, and if you exercise this right then the premium will be refunded after retaining premium according to our short rate scales as mentioned below.</p> <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Policy period not exceeding</th> <th style="text-align: left;">% of annual Premium rate</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td>25</td> </tr> <tr> <td>3 months</td> <td>50</td> </tr> <tr> <td>6 months</td> <td>75</td> </tr> <tr> <td>12 months</td> <td>100</td> </tr> </tbody> </table> <p>However, if any claim is made then no refund will be given when you cancel.</p>	Policy period not exceeding	% of annual Premium rate	1 month	25	3 months	50	6 months	75	12 months	100	Section D.8
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(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.