

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?	<p>1. Death 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.</p> <p>2. Permanent Total Disability 125% of the sum assured will be paid to Nominee due to Permanent Total Disability within 12 months of bodily Injury</p> <p>3. Permanent Partial Disability In case of Permanent Partial Disability within 12 months of bodily Injury, we will pay the percentage shown in the policy wordings"</p> <p>4. Temporary Total Disability lower of 1 % of the sum assured shown under the schedule heading Comprehensive and Rs.5,000/-</p> <p>5. Additional Insurance a. Transportation Lower of Rs.5,000/- and 2% of the sums assured shown under the schedule</p> <p>b. Children's Education Benefit 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.</p> <p>6. Optional sections a. Hospital Confinement Allowance (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/-</p> <p>b. Medical Expenses Reimbursement (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.</p>	<p>Section A-1</p> <p>Section A-2</p> <p>Section A-3</p> <p>Section A-4</p> <p>Section A-5 a</p> <p>Section A-5 b</p> <p>Section A-6 a</p> <p>Section A-6 b</p>
3	What are the major exclusions?	<p>1. Accidental Bodily Injury that You meet with:</p> <p>a. Through suicide, attempted suicide or self inflicted injury or illness.</p> <p>b. While under the influence of liquor or drugs.</p> <p>c. Through deliberate or intentional, unlawful or criminal act, error, or omission.</p> <p>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.</p> <p>e. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.</p> <p>f. As a result of any curative treatments or interventions that you carry out or have carried out on your body.</p> <p>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.</p> <p>2. Your consequential losses of any kind or your actual or alleged legal liability.</p> <p>3. Venereal or sexually transmitted diseases.</p> <p>4. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.</p> <p>5. 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.</p> <p>6. Nuclear energy, radiation.</p>	<p>Section C-1 a</p> <p>Section C-1 b</p> <p>Section C-1 c</p> <p>Section C-1 d</p> <p>Section C-1 e</p> <p>Section C-1 f</p> <p>Section C-1 g</p> <p>Section C-2</p> <p>Section C-3</p> <p>Section C-4</p> <p>Section C-5</p> <p>Section C-6</p>
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>The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.</p> <ul style="list-style-type: none"> i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal. ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years. iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period. iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period. v. No loading shall apply on renewals based on individual claims experience. 	Section D																																																																				
8	Insured's Right	<ul style="list-style-type: none"> a. Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception b. Lifelong renewability (except on certain specific grounds) c. Right to migrate from one product to another product of the company d. Right to port from one company to another company e. Change in SI during the policy term or at the time of renewal f. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate 	Section D																																																																				
9	Renewal Benefits	<p>Cumulative Bonus</p> <ul style="list-style-type: none"> 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, ii. The maximum cumulative increase in the Limit of Indemnity will be limited to 5 years and 50% of Sum Assured. 	Section D																																																																				
10	Cancellation	<p>i. The policyholder may cancel this policy by giving 15days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.</p> <p>Cancellation grid for premium received on annual & long term basis and refund is as under</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Period in Risk</th> <th colspan="3">Premium Refund</th> </tr> <tr> <th>Policy Period 1 Year</th> <th>Policy Period 2 Year</th> <th>Policy Period 3 Year</th> </tr> </thead> <tbody> <tr> <td>Within 15 Days</td> <td colspan="3">As per Free Look up period Condition</td> </tr> <tr> <td>Exceeding 15 days but less than or equal to 1 month</td> <td>75.00%</td> <td>75.00%</td> <td>80.00%</td> </tr> <tr> <td>Exceeding 1 month but less than or equal to 3 months</td> <td>50.00%</td> <td>75.00%</td> <td>80.00%</td> </tr> <tr> <td>Exceeding 3 months but less than or equal to 6 months</td> <td>25.00%</td> <td>65.00%</td> <td>75.00%</td> </tr> <tr> <td>Exceeding 6 months but less than or equal to 12 months</td> <td>0.00%</td> <td>45.00%</td> <td>60.00%</td> </tr> <tr> <td>Exceeding 12 months but less than or equal to 15 months</td> <td>0.00%</td> <td>30.00%</td> <td>50.00%</td> </tr> <tr> <td>Exceeding 15 months but less than or equal to 18 months</td> <td>0.00%</td> <td>20.00%</td> <td>45.00%</td> </tr> <tr> <td>Exceeding 18 months but less than or equal to 24 months</td> <td>0.00%</td> <td>0.00%</td> <td>30.00%</td> </tr> <tr> <td>Exceeding 24 months but less than or equal to 27 months</td> <td>0.00%</td> <td>0.00%</td> <td>20.00%</td> </tr> <tr> <td>Exceeding 27 months but less than or equal to 30 months</td> <td>0.00%</td> <td>0.00%</td> <td>15.00%</td> </tr> <tr> <td>Exceeding 30 months but less than or equal to 36 months</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> </tr> </tbody> </table> <p>Cancellation grid for premium received on instalment basis and refund is as under The premium will be refunded as per the below table:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Period in Risk (from latest instalment date)</th> <th colspan="3">Premium Refund</th> </tr> <tr> <th>% of Monthly Premium</th> <th>% of Quarterly Premium</th> <th>% of Half Yearly Premium</th> </tr> </thead> <tbody> <tr> <td>Uptp 15 days from 1st Instalment Date</td> <td colspan="3">As per Free Look Period Condition</td> </tr> <tr> <td>Exceeding 15 days but less than or equal to 3 months</td> <td colspan="2" rowspan="2">No Refund</td> <td>30%</td> </tr> <tr> <td>Exceeding 3 months but less than or equal to 6 months</td> <td>0%</td> </tr> </tbody> </table>	Period in Risk	Premium Refund			Policy Period 1 Year	Policy Period 2 Year	Policy Period 3 Year	Within 15 Days	As per Free Look up period Condition			Exceeding 15 days but less than or equal to 1 month	75.00%	75.00%	80.00%	Exceeding 1 month but less than or equal to 3 months	50.00%	75.00%	80.00%	Exceeding 3 months but less than or equal to 6 months	25.00%	65.00%	75.00%	Exceeding 6 months but less than or equal to 12 months	0.00%	45.00%	60.00%	Exceeding 12 months but less than or equal to 15 months	0.00%	30.00%	50.00%	Exceeding 15 months but less than or equal to 18 months	0.00%	20.00%	45.00%	Exceeding 18 months but less than or equal to 24 months	0.00%	0.00%	30.00%	Exceeding 24 months but less than or equal to 27 months	0.00%	0.00%	20.00%	Exceeding 27 months but less than or equal to 30 months	0.00%	0.00%	15.00%	Exceeding 30 months but less than or equal to 36 months	0.00%	0.00%	0.00%	Period in Risk (from latest instalment date)	Premium Refund			% of Monthly Premium	% of Quarterly Premium	% of Half Yearly Premium	Uptp 15 days from 1st Instalment Date	As per Free Look Period Condition			Exceeding 15 days but less than or equal to 3 months	No Refund		30%	Exceeding 3 months but less than or equal to 6 months	0%	Section D
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11	Claims	Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to Company within the prescribed time limit as specified in the Policy wordings	Section D
12	Policy Servicing, Grievances/ Complaints	<p>a. If Insured person is not satisfied with the redressal of grievance through one of the methods, insured person may contact the grievance officer at ggro@bajajallianz.co.in</p> <p>For updated details of grievance officer, https://www.bajajallianz.com/about-us/customer-service.html</p> <p>b. IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/</p> <p>c. Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided in Policy document."</p>	Section D
13	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	Section D
(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.			