

Prospectus

Smart Group Personal Accident Insurance Policy

Introduction

The Policy provides cover to members of a Group or employees of an organization/ body corporate against physical loss due to Accidental death or disability arising out of accidental injury. It pays compensation for any accidental death or disablement happening anywhere in the world.

This Policy is issued to groups of persons, and can be availed of either by employers for their employees or by any Institution/Society/Club for their members.

Scope of cover

The Policy provides for a comprehensive cover against bodily injury resulting in death or disablement arising due to accidents. The major coverages under the Policy are detailed hereunder. This also includes SmartGroup Janata Product sold to groups.

Basic Covers

The following are the basic covers available under the Policy. The Insured can opt for any one or all four benefits under the basic covers.

- a) **Accidental Death:** It provides for payment of compensation on the Insured Person's death caused by bodily injury arising out of accidental, violent, external and visible means and resulting in death within 12 (twelve) calendar months of occurrence of such injury. The compensation is limited to the Capital Sum insured opted by the Insured. This benefit further provides for the following:
- I. **Transportation of Mortal Remains:** Payment of a specified percentage of the Sum Insured as opted by the Insured, towards expenses incurred for transportation of Insured Person's dead body from the place of accident to the place of residence. The benefit is payable if there is a claim for accidental death admissible under the Policy.
 - II. **Funeral Expenses:** Payment of expenses incurred for funeral in the case of accidental death. The benefit is payable if there is a claim for accidental death admissible under the Policy and is limited to the specified limits as opted by the Insured.

III. **Education Grant for Children:** Payment of a grant of Rs. 10,000 per dependent child (maximum payable under the benefit being limited to Rs. 20,000 if more than one child) if is a claim for accidental death admissible under the Policy.

- b) **Permanent Total Disablement:** It provides for payment of compensation upto the limits opted by the Insured for bodily injury caused by accidental, violent, external and visible means resulting in Permanent Total Disablement. Such permanent total disablement should be resulting from an accident, with no hopes of improvement, which totally and permanently disables and prevents the Insured Person from attending to any business or occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual and normal duties for earning livelihood.
- c) **Permanent Partial Disablement:** It provides for payment of compensation for injury caused by accidental, violent, external and visible means resulting in Permanent Partial Disablement within 12 (twelve) calendar months of occurrence of such injury. The rate of compensation will be as per the Table given hereunder

PPD - Total and irrecoverable loss of various parts as given below:	% of Sum Insured
The sight of one eye or the actual loss by physical separation of one entire hand or one entire foot.	50%
Use of a hand or a foot without physical separation	50%
Loss of speech	50%
Loss of toes – all	20%
Loss of toes great - both phalanges	5%
Loss of toes great - one phalanx	2%
Loss of toes other than great, if more than one toe lost: each	2%
Loss of hearing - both ears	75%
Loss of hearing - one ear	30%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers of one hand	40%
Loss of thumb - both phalanges	25%
Loss of thumb – one phalanx	10%
Loss of index finger – three phalanges	15%
Loss of index finger – two phalanges	10%
Loss of index finger - one phalanx	5%

Loss of middle finger or ring finger or little finger – three phalanges	10%
Loss of middle finger or ring finger or little finger – two phalanges	7%
Loss of middle finger or ring finger or little finger - one phalanx	3%
Loss of metacarpals – first or second (additional) or third, fourth or fifth (additional)	3%
Any other permanent partial disablement	Percentage as assessed by a panel doctor of the Company

- d) **Temporary Total Disablement:** It provides for payment of compensation for bodily injury caused by accidental, violent, external and visible means resulting in Temporary Total Disablement. Such injury should solely, directly and totally disable the Insured Person and prevent him/her from attending to his/her business or occupation (of any and every kind) temporarily. The compensation shall be payable for the temporary period for which the Insured Person suffers from total disablement due to accidental bodily injury. The compensation payable will be limited to the amount as opted by the Insured.

Add-on Covers/ Additional Benefits

These are value added benefits that the Insured can opt for subject to payment of additional premium. Apart from the following covers, the Policy can also be tailor made to suit the specific requirements of group clients.

- a) **Hospital Daily Cash Allowance:** This benefit provides for payment of a fixed allowance per day of hospitalisation treatment following an accidental bodily injury caused by accidental, violent, external and visible means, if the hospitalisation exceeds a specified number of days. The rate of allowance, maximum number of days for which the allowance can be paid and the minimum period of hospitalisation qualifying for payment of this allowance will be as opted by the Insured.
- b) **Accidental Medical Expenses:** This benefit provides for reimbursement of actual medical expenses incurred following medical treatment for bodily injury caused by accidental, violent, external and visible means. The limits of reimbursement under this benefit shall be as opted by the Insured and mentioned in the schedule of this policy.

- c) **Double Benefit for Death or Permanent Total Disablement Benefit:** This benefit provides for payment of Double benefit (200% of the Sum insured) for death or Permanent Total Disablement due to accident whilst travelling as a passenger in a public conveyance.
- d) **Legal Expenses:** This benefit provides for payment of legal costs and expenses incurred with the consent of the Company by the Insured Person or the legal representative of the Insured Person, towards claims for compensation for death or disablement arising due to an accidental bodily injury during the Policy period.
- e) **Broken Bones:** This benefit provides for payment of compensation, if injury results into a complete break of a bone within twelve calendar months of the accident. A broken bone refers to complete break of a bone and does not include a fracture. The compensation shall be a percentage of the Sum Insured opted by the Insured for the Broken Bones benefit. The Sum Insured for Broken Bones benefit will be as specified in the Schedule to this Policy.

TABLE OF BENEFITS – BROKEN BONES

Payable Condition	% of Broken Bone Sum Insured payable as Compensation
Complete break of Neck, skull or spine	100%
Complete break of Hip	75%
Complete break of Jaw, pelvis, leg, ankle or knee	50%
Complete break of Cheekbone or shoulder	30%
Complete break of nose or collarbone	20%
Complete break of foot or hand bone	5%
In the case of established non-union of any of the above breaks other than Neck, skull or Spine, an additional	5%

Maximum Liability under the Policy

The maximum liability under the Policy in case of a claim due to death will be limited to 100% of the specified Sum Insured opted for death benefit (Capital Sum Insured). However, any amount payable

under Additional benefits (except under Broken Bones benefit) will be payable in addition to the above compensation. In case Double benefit cover has been opted by the Insured, the total compensation shall be limited to 200% of the Capital Sum Insured plus Additional benefits, if any, payable under Hospital Daily Cash Allowance, Medical expenses and Legal expenses benefits, where such additional benefits have been opted for.

The maximum liability under the Policy in case of a claim due to Permanent Total Disablement will be limited to the specified Sum Insured opted for Permanent Total Disablement benefit. However, any amount payable under Additional benefits (except under Broken Bones benefit) will be payable in addition to the above compensation. In case Double benefit cover has been opted, the total compensation shall be limited to 200% of the specified Sum Insured opted for Permanent Total Disablement plus Additional benefits, if any, payable under Hospital Daily Cash Allowance, Medical expenses and Legal expenses where such additional benefits have been opted for.

The maximum liability under the Policy in case of a claim due to Broken Bones will be limited to the amount of compensation payable as per the Broken Bones Table of Benefits along with Additional benefits, if any, payable under Hospital Daily Cash Allowance, Medical expenses and Legal expenses benefits where such additional benefits have been opted for. Where in case of a broken bone any compensation is payable by the Company either under death or under Permanent Total Disablement, then no payment will be made under Broken Bones benefit.

Major Exclusions: (for detailed list of exclusions Policy wording to be referred to)

1. Death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.
2. Compensation under more than one of the foregoing Clauses under the Basic Cover in respect of the same period of disablement other than payments under Add-on covers (excluding Broken Bones).
3. Any other payment after a claim under one of the foregoing Clauses (a), (b), or (d) of the Basic Cover has been admitted and become payable save for payments under free benefits and additional benefits. However, no payment under Broken bones benefit is payable under the above circumstances.
4. Payment of weekly compensation until the total amount shall have been ascertained and agreed.
5. Any pre-existing disability / accidental injury.

6. Accidental death or permanent disability due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
7. Accidental death or permanent disability caused by curative measures, radiation, infection, poisoning except where these arise from an accident.
8. Any claim in respect of accidental death or permanent disablement of the Insured Person
 - i. from intentional self-injury, suicide or attempted suicide
 - ii. self exposure to needless perils except in an attempt to save human life
 - iii. whilst under the influence of liquor or drugs or other intoxicants
 - iv. whilst engaging in aviation or ballooning whilst mounting into, dismounting from or travelling in any aircraft or balloon other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world
 - v. directly or indirectly, caused by venereal disease, AIDS or insanity
 - vi. arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion
 - vii. whilst engaging in racing, hunting, mountaineering, ice hockey, winter sports.
9. Any consequential loss or damage cost or expense of whatsoever nature.
10. Death or permanent disablement due to accidental injury arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainments of all Kings, Princes and people of whatsoever nation, condition or quality.
11. Death or permanent disablement due to accidental injury, directly or indirectly, caused by or contributed to by or arising from -
 - i. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel and for the purposes hereof, combustion shall include any self-sustaining process of nuclear fission;
 - ii. nuclear weapons material.
12. Insured Person whilst engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports.
13. Insured Person whilst flying or taking part in aerial activities (including cabin crew) except as a fare-paying passenger in a regular Scheduled airline or air charter company

14. Any accident to an Insured Person which arises in the course of his/her occupation if his/her occupation falls within the following categories or involves the following activities: - Air crew, ship crew, professional sportsman, diving, oil-rig platform and/or off-shore work, fire fighting, police, naval, military, air force service or operations and any hazardous occupation.
15. The insurance under this Policy shall not extend to cover any benefit under the Policy resulting directly or indirectly caused by, contributed to or aggravated or prolonged by misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured/ Insured Person.

1. Claim Procedure

A. Claim Submission: The Insured/Insured Person or his/her legal representative as the case may be, is requested to get in touch with us as below:

- **Website :** www.bharti-axagi.co.in
- **Email :** customersupportba@icicilombard.com
- **Toll Free No.** 1800-103-2292

Courier : Any of the Company’s Branch office or corporate office

In respect of Senior Citizens, any concerns may be directly addressed to the Senior Citizen’s channel of the Company or TPA for faster attention or speedy disposal of grievance, if any.

Website : www.bharti-axagi.co.in

Email : customersupportba@icicilombard.com

Phone : 1800-103-2292

Courier : Any of the Company’s Branch office or corporate office

Insured/ Insured Person may also approach the grievance cell at any of the Company’s branches with the details of the grievance during working hours from Monday to Friday.

B. Claim Documentation

The Insured/Insured Person, his/her nominee or the legal representative as the case may be, is required to submit the following documents while lodging a claim under the Policy:

<p>Accidental Death Claims</p> <p>Claims Form</p>	<p>Disablement Claims</p> <p>Claims Form</p>
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Death Certificate	FIR from police authorities (wherever necessary)
FIR from police authorities	Medical certificate from the attending Medical practitioner for the injury indicating the extent of disablement
Post Mortem Report	Hospital Medical Records
Any other document as may be required	Any other document as may be required

Upon receipt of all required documents, the offer of settlement will be made within 30 days. Settlement (payment) of claim will be made within 7 days of receipt of acceptance in response to offer of settlement, failing which penal interest (in compliance with applicable regulations) at a rate 2% higher than bank rate prevailing as on the date of beginning of financial year in which the claim is reviewed.

2. Renewal Notice:

The Company shall not be bound to accept any renewal premium or to give notice that such is due, in case of non-cooperation of the Insured / Insured Person in implementing the terms and conditions of this Policy or non-payment of required premium. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration hereinbefore mentioned and that nothing is known to the Insured / Insured Person that may result to enhance the risk of the Company. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

Renewal Conditions

The Company may apply additional loading on the policy premium at renewal based on claim experience.

Any revision / modification in the product will be done with the approval of the IRDAI and will be intimated to the Insured/ Insured person at least 3 months in advance. The renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDAI. The premium will only change if there is a change in the plan or change in the Sum Insured.

3. Entry Age:

While the minimum entry age under the policy is 18 years, the Policy is ordinarily renewable up to 75 years. Dependent Children can be covered maximum up to 23 Years.

4. Free Look Period

Policyholder has a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If the Policy holder has any objections to any of the terms and conditions, he / she have the option of cancelling the Policy stating the reasons for cancellation and the premium will be refunded after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. The policy can be cancelled only if insured have not made any claims under the Policy.

Free look provision is not applicable and/or available at the time of renewal of the Policy.

5. Cancellation/Termination:

The Company may cancel this Policy, by giving 7 days notice in writing by Registered Post Acknowledgment Due to the Insured at his / their last known address. The company shall exercise its right to cancel only in case of non-cooperation of the Insured / Insured Person in implementing the terms and conditions of this Policy, mis-representation, fraud, non disclosure of material facts in which case the policy shall stand cancelled ab-initio and there will be no refund of premium.

The Insured may also give 7 days notice in writing, to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of notice cancel the Policy and retain the premium for the period this Policy has been in force at the Company's short period scales. Provided however that refund on cancellation of Policy by the Insured shall be made only if no claim has occurred up to the date of cancellation of this Policy.

Table of Short Period Scales	
Period of Risk	Premium to be charged (% of the Annual Rate).
Up to one month	25%
Up to three months	50%
Up to six months	75%
Above six months	Full Annual Rate.

Sum Insured and Premium table

The Insured can opt for the benefits that are required and the Sum Insured for such benefits. The Policy can also be taken for 24 hours cover or restricted cover i.e. on duty or off duty cover. The limit of geography and the period in cover will have some discounts from the normal rates.

The Policy can be taken for employees and members within in the age group of 18 to 75 years. Usually the Sum Insured for death benefit can be upto 120 times of the monthly income.

The premium payable under the various product variants are as per the Premium Schedule. The premium table will also contain details of group discount, discount / loading based on claims experience as well as other good feature discounts

GENERAL NOTE

The Proposer can contact the agent / intermediary / any of our offices for a full version of the Policy document.

This Policy is subject to IRDA - Protection of Policyholder's Interests Regulations, 2002.

14. PROHIBITION OF REBATES (UNDER SECTION 41 OF INSURANCE ACT, 1938)

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurers which shall be in conformity with regulations.

Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees. .

Disclaimer

This document is only a summary of the product features. The actual benefits available are as described in the Policy, and will be subject to the Policy terms, conditions and exclusions. Please approach your insurance advisor if you require any further information or clarification.

Insurance is the subject matter of the solicitation. For more details you may refer to the Policy wordings which may be collected on request