

ICICI Lombard General Insurance Company Ltd.

Prospectus

Smart Individual Personal Accident Policy

Introduction

The Policy covers individual (s) / family against physical loss due to Accidental Death or Disablement arising out of accidental injury. It pays compensation for any accidental death or disablement happening anywhere in the world.

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:-

Basic Cover

Benefit under Accident Death Section provides for payment of compensation for accidental death is compulsory. Subject to compulsorily taking benefit under Accidental Death Section, the Insured can opt for the following four benefits under the basic cover.

- a) **Accidental Death:** It provides for payment of compensation on the Insured/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 the accidental injury.
- b) **Permanent Total Disablement:** It provides for payment of compensation 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/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.
- c) **Permanent Partial Disablement:** It provides for payment of compensation for bodily 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 the product structure.

- 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/Insured Person and prevent the Insured/Insured Person 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/Insured Person suffers from total disablement due to accidental bodily injury. The benefit under this Section is limited payment of compensation for 104 weeks and up to the limit of Sum Insured specified.

Other benefits

The following benefits are also payable if there is a claim admitted and payable under Basic Cover:

- I. **Transportation of Mortal Remains:** Payment of an allowance of 1% of the Sum Insured, towards expenses incurred for transportation of Insured/Insured Person's dead body from the place of accident to the place of residence. The above allowance is payable if there is a Accidental Death claim admissible under the Policy.
- II. **Funeral Expenses:** Payment of an allowance towards expenses incurred for funeral in the case of accidental death. The above allowance is payable if there is a Accidental Death claim admissible under the Policy.
- III. **Education Grant:** Payment of a fixed allowance of Rs. 10,000 per dependent child upto the age of 23 years pursuing studies (maximum payable under the benefit being limited to Rs. 20,000 if more than one child) in case of accidental death or the permanent total disablement of the Insured for which a claim is admitted and payable under the Policy.
- IV. **Legal Expenses:** This benefit provides for payment of legal costs and expenses as specified in the schedule incurred with the consent of the Company by the Insured / Insured Person or the legal representative of the Insured / Insured Person, as the case may be, towards claims for compensation for death or disablement arising due to an accidental bodily injury during the Policy period.

Value Added Benefits

These are value added benefits which the Insured can opt subject to payment of additional premium.

- a) **Hospital Daily Cash Allowance:** This benefit provides for payment of a fixed allowance per day of hospitalisation treatment in India for accidental bodily injury caused by accidental, violent, external and visible means, if the hospitalisation exceeds a specified number of days. The rate of allowance and the minimum period of hospitalisation qualifying for payment of this allowance will be as per the plan opted by the Insured and mentioned in the Schedule to this policy.
- b) **Accidental Medical Expenses:** This benefit provides for reimbursement of actual medical expenses incurred in India following medical treatment for bodily injury caused by accidental, violent, external and visible means. The limits of reimbursement under this benefit shall be as per the plan opted by the Insured and mentioned in the Schedule to this policy.
- c) **Double Benefit for Death or Permanent Total Disablement:** This benefit provides for payment of Double benefit (Up to 200% of the Sum Insured) for Accidental Death or Permanent Total Disablement due to accident whilst travelling as a passenger in a public conveyance.

PRODUCT STRUCTURE

Section	Particulars of Benefit	Coverage	% of Capital Sum Insured payable as compensation
1	Accidental Death	Bodily injury caused by accidental, violent, external and visible means resulting in death within 12 (twelve) calendar months of occurrence of such injury	100%
2	Permanent Total Disablement	Bodily injury caused by accidental, violent, external and visible means resulting in Permanent Total Disablement within 12 (twelve) calendar months of occurrence of such injury	Up to 150%
3	Permanent Partial Disablement	Bodily injury caused by accidental, violent, external and visible means resulting in Permanent Partial Disablement within 12 (twelve) calendar months of occurrence of such injury	As per PPD mentioned in the table of Benefits
4	Temporary Total Disablement	Bodily injury caused by accidental, violent, external and visible means resulting in Temporary Total Disablement	1% of CSI per week subject to a maximum of Rs 5000. Special Option limited to Rs 10,000 per week. Payable

			upto 104 weeks
5	Transportation of mortal remains	Transportation of mortal remains where the accidental death outside the residence	1% of CSI maximum up to Rs 5000
6	Funeral Expenses	Expenses towards funeral in case of accidental death	Rs 2000 - Rs 5000
7	Education Grant	Education grant at the rate of Rs 10000 per child payable dependent children upto the age of 23 years	Rs. 10000 per child not exceeding Rs 20000 for all children
8	Hospital Daily Cash	For every day of hospitalisation after first 2 days	Rs 200 to Rs 2000
9	Accidental Medical Expenses	Medical Expenses incurred following treatment of an accidental injury	Up to 20% of CSI
10	Double Benefit for death or PTD	Double Benefit for death or PTD due to accident whilst travelling as a Passenger in a Public Conveyance	Up to 200%
11	Legal Expenses	Payment of legal costs and expenses incurred with the consent of the Company towards claims for compensation for death or disablement arising due to an accidental bodily injury	2% of CSI or Rs. 5000 whichever is lower.
The Capital Sum Insured under Sections 1, 2, and 3 shall stand increased by 5% for each completed claim free year of insurance subject to a maximum of 50 %. The cumulative bonus will be available only if the Policy is renewed within 30 days after its expiry			

TABLE OF BENEFITS

Table of Benefits		% of Capital Sum Insured
1. Accidental Death		100%
2. PTD – Total and irrecoverable loss of		
i) Sight of both eyes or of the actual loss by physical separation of two entire hands or two entire feet or one entire hand and one entire foot or of such loss of sight of one eye and such loss of one entire hand or one entire foot.		Up to 150%

ii) Use of two hands or of two feet or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot.	Up to 150%
iii) Total Paralysis	Up to 150%
iv) Loss of all fingers and both thumbs OR loss of arm - at shoulder; between shoulder and elbow ; at and below elbow OR Loss of leg - at hip; between knee and hip ; below knee	100%
For the purpose of items i) and ii) above, physical separation of one entire hand shall mean separation at or above wrist and/or of the foot at or above ankle, respectively.	
3. Permanent total and absolute disablement disabling the Insured Person from engaging in any employment or occupation of any description whatsoever.	Up to 150%
4. PPD - Total and irrecoverable loss of various parts as given below:	
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

Cumulative Bonus

Compensation payable under accidental death, permanent total disablement and permanent partial disablement benefits shall be increased by 5% in respect of each completed year, during which the Policy has been in force, prior to an accident for which compensation becomes payable. Such cumulative bonus shall be limited to 50% of the Capital Sum Insured. This cumulative bonus is applicable to Capital Sum Insured on policies which are renewed continuously without a break.

This clause shall neither in any way alter the annual character of the insurance nor the right of the Company to decline to renew or to cancel the Policy. The earned cumulative bonus will not be lost if the Policy is renewed within 30 days after its expiry.

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

1. Death or disablement caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence of pregnancy or childbirth.
2. Compensation under more than one of the foregoing Clauses in respect of the same period of disablement except the Other Benefits/ Value Added Benefits.
3. Any payment in case of more than one claim under the Policy during any one period of insurance by which the maximum liability of the Company in that period would exceed the sum payable under the Basic Cover of the Policy. This would not apply to payments made under Value added Benefits and Other Benefits
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 disablement 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 disablement 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/Insured Persons.
 - i. from intentional self-injury, suicide or attempted suicide
 - ii. whilst under the influence of liquor or drugs or other intoxicants
 - iii. whilst engaging in aviation or ballooning whilst mounting into, dismounting from or traveling 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
 - iv. directly or indirectly, caused by venereal disease, AIDS or insanity
 - v. arising or resulting from the Insured/Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion
 - vi. 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, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detentions of all Kings, Princes and people of whatsoever nation, condition or quality.
11. Death or permanent disablement due to accidental injury arising out of or directly or indirectly, caused by or contributed to by or arising from -
12. 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;
13. nuclear weapons material.
14. Insured/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.
15. Insured/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
16. Any accident to an Insured/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.

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 or his/her legal representatives as the case may be, shall be required to submit the following documents while lodging a claim under the Policy:

Accidental Death Claims	Disablement Claims
Claims Form	Claims Form
FIR from police authorities	FIR from police authorities (wherever necessary)
	Medical certificate from the attending Medical

<p>Post Mortem Report</p> <p>Any other document as may be required</p>	<p>practitioner for the injury indicating the extent of disablement</p> <p>Hospital Medical Records</p> <p>Any other document as may be required</p>
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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 the offer of settlement, failing which penal interest (in compliance with the 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.

Product Variants

The coverage from 1. to 8. will be a comprehensive cover. The following product variants have been devised:

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|---|-------------------------|
| 1. Smart PA Basic | 6. Smart PA Gold |
| 2. Smart PA Regular | 7. Smart PA Superior |
| 3. Smart PA Standard without medical expenses cover | 8. Smart PA Janata |
| 4. Smart PA Standard with medical expenses cover | 9. Family Package Cover |
| 5. Smart PA Silver | |

Family Package Cover can be granted with the following pattern:

1. A family package cover to be offered to cover the Insured, his/her spouse (earning or otherwise) and two dependant children upto the age of 23 years.
2. Family package cover will have the following Sum Insured and coverage limitation:
 - a. Sum Insured for the Insured and spouse (if earning) - CSI for each as per norms.
 - b. Sum Insured if the spouse is not earning – Limited to 50% of the Sum Insured for the Insured or Rs 2 lakhs whichever is lower

- c. Sum Insured for the dependant children – Limited to 25% of the Sum Insured for the Insured or Rs 1 lakh whichever is lower per child.
- d. The coverage for non earning spouse and dependant children shall be excluding temporary total disablement.
- e. Family package cover is entitled to a 10% discount from the scheduled premium rating.

Premium Table

The premium payable under the various product variants are as per the Premium Schedule.

Renewal

The policy is ordinarily renewable up to 75 Years upon payment of premium unless The Insured/Insured Person has already claimed under the policy OR there is any alteration that has taken place in the facts contained in the proposal or declaration and nothing is known to the Insured/ Insured Person that may enhance the risk of the Company OR the Insured/Insured Person or anyone acting on behalf of the Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation that poses a moral hazard.

Minimum and Maximum Entry Age:

While the minimum entry age under the policy is 18 years, the Policy is ordinarily renewable up to 75 years. Maximum entry age shall be 70 years.

The Minimum entry age for Dependent Child shall be 5 years and can be covered maximum up to 23 Years.

Free Look Period:

Insured / Insured person 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 the insured have any objections to any of the terms and conditions, he / she has 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/insured person has not made any claims under the Policy. Free look provision is not applicable to policy with tenure less than a year and at the time of renewal of the Policy

Grace Period:

All applications for renewal of the policy must be received by us before the end of the policy. A Grace Period of 30 days for renewing the Policy is provided under this Policy.

However, there is no coverage for injury sustained or disease contacted during this period.

Cancellation/Termination:

The Company may cancel this Policy, by giving 15 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 the policy shall stand cancelled ab-initio and there will be no refund of premium.

The Insured may also give 15 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.

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