

Smart J P A Insurance Policy Prospectus

Introduction

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

Scope of cover

The Policy provides for payment of compensation, as given below, on death or on disablement due to injury caused solely and directly by accidental, external, violent and visible means or on loss of eye(s) or limb(s) if such bodily injury shall within 12 months of date of the injury be the sole and direct cause thereof.

Table of Benefits		
Sr. No.	Physical Loss	Rate of compensation
a)	Accidental Death	100 % of sum insured
b)	Loss of two limbs or two eyes or one limb and one eye	100 % of sum insured
c)	Total and irrecoverable loss of use of one limb/sight one eye due to accident	50 % of sum insured
d)	Permanent total disablement due to accident	100 % of sum insured

Any individual between 5 and 70 years of age can be insured under the Policy.

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

The sum insured ranges from Rs. 25000, Rs 50000, Rs 75000 to Rs. 100000.

In case of group policies the sum insured can be offered up to Rs 500000 in multiples of Rs 25000.

Exclusions:

1. Payment of compensation in respect of injury or disablement directly or indirectly arising out of or contributed to by or traceable to any disability existing on the date of issue of the Policy ie., Pre-existing disability.
2. 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.
3. Compensation under more than anyone of Sections under Accidental death, Loss of two limbs or two eyes or one limb and one eye & Permanent total disablement due to accident under table of benefits in respect of the same period of disablement of the Insured Person.
4. Any other payment to the same person after a claim under one of Accidental death, Loss of two limbs or two eyes or one limb and one eye & Permanent total disablement due to accident has been admitted and become payable.
5. Any payment in excess of sum insured mentioned under the Policy during the policy period.
6. Payment of compensation in respect of death, injury or disablement of the Insured Person (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs (c) directly or indirectly caused by insanity, (d) arising or resulting from the Insured / Insured Person committing any breach of law with criminal intent.
7. Payment of compensation in respect of death, injury or disablement of the Insured Person due to or 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 detainments of all Kings, Princes and people of whatsoever nation, condition or quality.
8. Payment of compensation in respect of, death of, or injury to the Insured / Insured Person directly or indirectly caused by or contributed to by or arising from -
 - a) ionizing radiation or contamination by radioactivity from any source whatsoever
 - b) nuclear weapons material.

Provided that due observance and fulfillment of the terms and conditions of the Policy (which conditions and all endorsements thereon are to be read as part of the Policy) shall so far as they relate to any thing to be done or not to be done by the or Insured Person and the truth of the statements and answers in the said written proposal shall be a condition precedent to any liability of the Company under the Policy.

9. This Policy shall not extend to cover death or disablement 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.

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.icicilombard.com
- **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.icicilombard.com

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)
Post Mortem Report	Medical certificate from the attending Medical practitioner for the injury indicating the extent of disablement
Any other document as may be required	Hospital Medical Records
	Any other document as may be required

Upon receipt of all required documents, the offer of settlement will be made within 15 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.

Conditions to be fulfilled by the Insured / Insured Person: (Please refer to the Policy document for complete details)

1. Upon the happening of any event which may give rise to a claim under the Policy, immediate written notice with full details to be given to the nearest office of the Company.
Adequate evidence is to be furnished on all matters upon which a claim is based.

Product Variants

Individual policy- Individual Policy has an option to cover family whereby an Individual can cover his/her lawfully married spouse and two dependent children. Maximum age for the Insured and spouse remains 70 Years. Family discount is applicable on covering all the eligible family members. The Sum insured for spouse and the two dependant children shall be limited to Rs 100,000/-
Group Policy- Groups can be covered depending upon the risk type based occupation, term of cover, group size and previous claims experience. Long term, Group Size and Good feature discount is available in this variant. There is an option to cover family members in the group.

Premium Table

The premium payable under the various product variants are as per the Premium Schedule. Premium chargeable under the policy does not attract service tax.

1) The below mention are the premium rates for the JPA policy.

Age	Sum Insured	Premium
5 years to 70 years	25000	15
	50000	30
	75000	45
	100000	60

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

Cancellation/Termination:

The Company may cancel this Policy, by giving 15 days notice in writing by Registered Post Acknowledgment Due to the Insured Person at his / their last known address. The company shall exercise its right to cancel only in case of non-cooperation of the 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 Person 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 Person 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