

Let worry take a back seat /  
Make the right decision today.



**Smart Individual  
Personal Accident  
Insurance Policy**

### Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA.

Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

#### Twin assurance for you

AXA is one of the largest insurers in the world. Across the globe, AXA has covered 95 million clients, over 2,14,000 employees and presence in 57 countries. AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom sector with many firsts and innovations to its credit, offering a powerful mix of a strong national presence and unmatched local knowledge.

For more information, please contact

**☎ 080 - 49123900**  
**📱 SMS <SERVICE> to 5667700**  
**📧 customer.service@bharti-axagi.co.in**

[www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)

Bro/IPA/THINQ/03-14

**Registered Office Address:**  
Bharti AXA General Insurance Co. Ltd.  
First Floor, Ferns Icon, Survey No. 28,  
Doddanekundi, Bangalore - 560 037.  
IRDA Reg. No. 139.



that we can provide you quick and effective service. You can, alternatively, also register a claim by emailing us at [claims@bharti-axagi.co.in](mailto:claims@bharti-axagi.co.in)

**While registering the claim, the following information will help us serve you faster.**

- Name of Insured
- Policy Number
- Contact Details
- Date & Time of loss
- Location of loss
- Nature & Extent of loss

Claim form, death/ disability certificate, admission/ discharge summary are the basic documents required for the claim settlement.

Depending upon the coverage opted for, benefit under the policy will be calculated & the claim will be settled within 10 days of receipt of all documents.

Get in touch with Bharti AXA through our number 080 - 49123900 or email us at [sales@bharti-axagi.co.in](mailto:sales@bharti-axagi.co.in), clearly mentioning your postal address, for a hassle-free Smart Individual Personal Accident Insurance Policy

### It's time to take a big smart step!

For more details on risk factors and terms & conditions, please read the sales brochure carefully before concluding a sale.

### IMPORTANT

\*This leaflet is only a brief summary of the Smart Individual Personal Accident Insurance Policy. Please contact our intermediary / sales officer / any of our offices for the policy wordings.

Insurance is the subject matter of solicitation.

the Policy, then we will refund premium in accordance with the table below:

Period on Risk	Rate of Premium to be retained
Up to 1 month	25% of annual rate
Up to 3 months	50% of annual rate
Up to 6 months	75% of annual rate
Exceeding six months	100%

- We may at any time terminate this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by you or any Insured Person or anyone acting on your behalf or on behalf of an Insured Person upon 30 days notice by sending an endorsement to your address shown in the Schedule without refund of premium
- IRDA REGULATION NO 5: This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation.

### Getting started, smartly!

**Here's what you need to do, to get your very own Smart Individual Personal Accident Insurance Policy (IPA):**

- Read the prospectus carefully
- Fill in the proposal form in all respects and kindly do not leave any blanks
- Attach income proof in case of Smart IPA Gold, Silver and Superior Plan (Form 16/ Salary Certificate/ Copy of IT return)
- Please pay the premium preferably by way of A/C payee cheque or DD
- For any clarification, feel free to call the nearest branch office or our customer care number

The claim will be settled within 10 days of receipt of all documents

To enable us to help you, we request you to register a claim by contacting our helpline: 080 - 49123900 or e-mail us at [claims@bharti-axagi.co.in](mailto:claims@bharti-axagi.co.in)

### Claim Procedure

**Fast, fair and friendly!**

In all aspects of life, safety is an important concern. However, despite precautions an unfortunate event may occur at any time. We at Bharti AXA, promise to be at your side during times of distress. To enable us to help you, we request you to register a claim by contacting our helpline: 080 - 49123900. Please intimate the help desk as soon as a claim occurs, so

### What does this policy not cover?

**Some of the major exclusions under the policy are given below. This policy does not cover any claim arising out of:**

- Any pre-existing disability/ accidental injury
- Pregnancy or childbirth
- Self-injury, suicide or attempted suicide
- Influence of liquor or drugs
- Venereal disease, AIDS or insanity
- War and nuclear risks, terrorism, criminal acts, etc.

**This is not an exhaustive list. For a detailed list of the exclusions, please read our policy terms and conditions.**

### Terms of renewal

We offer lifelong renewal unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the Policy poses a moral hazard.

- **Grace Period** - 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 the break period.

- **Maximum Age** - There is no maximum cover ceasing age in this policy. Lifelong renewal is guaranteed
- **Renewal Premium** - Renewal premium is subject to change with prior approval from IRDA
- **Sum Insured Enhancement** - Sum Insured can be enhanced only at the time of renewal subject to no claim have been lodged/ paid under the policy. The enhancement can be made up to next available sum insured slab in the same plan, subject to no claim in the previous policy and Good Health Declaration, medical reports may be called if required by Company

### Premium rates

- As per the Premium Schedule
- The premium under individual coverage will be charged on the completed age of the individual insured member
- The premium under family floater coverage will be charged on the completed age of the eldest insured member
- Premium rates can be revised subject to approval from the IRDA

### Termination/cancellation

- You may terminate this Policy at any time by giving us written notice, and the Policy shall terminate when such written notice is received. If no claim has been made under

### 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.

### Double 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.

### Legal Expenses

This benefit provides for payment of legal costs and expenses 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.

### Free-look period

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 canceling the Policy stating the reasons for cancellation and you shall be refunded the premium paid by you after adjusting the amounts spent on any medical check-up and stamp duty charges.

You can cancel your Policy only if you have not made any claims under the Policy. All your rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy.

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

### Portability

Insured(s) have an option to migrate from their existing health insurance policy at the time of renewal, provided the previous policy has been maintained without any break.

If the Insured is presently covered or has been continuously covered without any lapses then the waiting periods specified in Exclusion wordings of the Policy shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy

### Who is eligible to apply for this Policy ?

Any person who is a resident of India and in the age group of 18 to 70 years is eligible to apply for this policy.

## A smart first step

Simple, yet comprehensive; this defines Bharti AXA's Smart*Individual* Personal Accident Insurance Policy. It provides financial protection to you and your family in the event of disability or death caused by accidental injury.

## What does this policy cover?

The policy covers the consequences of an accident, such as:

- Accidental death including transportation of mortal remains, funeral expenses and education grant for children
- Permanent total disablement
- Permanent partial disablement
- Temporary total disablement
- Hospital daily cash allowance
- Accidental medical expenses
- Double indemnity death or permanent total disablement, while traveling as a passenger in a public transport
- Legal expenses



## What are the options available under this policy?

There are seven plans under the Smart IPA policy for you to choose from. They are:

1. Smart IPA Basic
2. Smart IPA Regular
3. Smart IPA Standard (without medical expenses cover)
4. Smart IPA Standard (with medical expenses cover)
5. Smart IPA Silver (applicable if the minimum monthly income is Rs. 20,000 and for Occupation GROUPs I & II)
6. Smart IPA Gold (applicable if the minimum monthly income is Rs. 40,000 and for Occupation GROUPs I & II)
7. Smart IPA Superior

The benefits of each of these options are given in the table, except Smart IPA Superior where the Insured has the option to choose the limit of coverage.

## Smart cumulative bonus

Sum insured under section 1, 2 and 3 (Accidental Death, Permanent Total Disablement, Permanent Partial Disablement) if applicable will automatically increase by 5% during the renewal policy for each claim-free year maximum upto 50% of the capital sum insured, or if renewed without a break. The earned cumulative bonus will not be lost if the policy is renewed within 30 days after its expiry.

## Smart*Individual* Personal Accident (IPA) - Plan benefits

Section	Particulars of Benefit	Coverage	Smart IPA - Basic	Smart IPA - Regular	Smart IPA - Standard without medical expenses	Smart IPA - Standard with medical expenses	Smart IPA - Silver	Smart IPA - Gold
1.	Accidental death	Bodily injury caused by accidental, violent, external and visible means resulting in death within 12 calendar months of occurrence of such injury	Rs. 2,00,000	Rs. 2,00,000	Rs. 5,00,000	Rs. 5,00,000	Rs. 10,00,000	Rs. 20,00,000
2.	Permanent total disablement (PTD)	Bodily injury caused by accidental, violent, external and visible means resulting in permanent total disablement within 12 calendar months of occurrence of such injury	Rs. 3,00,000	Rs. 3,00,000	Rs. 7,50,000	Rs. 7,50,000	Rs. 15,00,000	Rs. 30,00,000
3.	Permanent partial disablement	Bodily injury caused by accidental, violent, external and visible means resulting in permanent partial disablement within 12 calendar months of occurrence of such injury	% of indemnity as mentioned in the policy	% of indemnity as mentioned in the policy	% of indemnity as mentioned in the policy	% of indemnity as mentioned in the policy	% of indemnity as mentioned in the policy	% of indemnity as mentioned in the policy
4.	Double indemnity for death or PTD	Double indemnity for death or PTD due to accident whilst traveling as a passenger in a public transport	No cover	No cover	No cover	No cover	For death – Rs. 20,00,000, In case of PTD – Rs. 30,00,000	For death – Rs. 40,00,000, In case of PTD – Rs. 60,00,000
5.	Temporary total disablement	Bodily injury caused by accidental, violent, external and visible means resulting in temporary total disablement	No cover	No cover	1% of section 1 sum insured per week subject to a max. of Rs. 5,000, payable for 104 weeks	1% of section 1 sum insured per week subject to a max. of Rs. 5,000, payable for 104 weeks	1% of section 1 sum insured per week subject to a max. of Rs.10,000, payable for 104 weeks	1% of section 1 sum insured per week subject to a max. of Rs.10,000, payable for 104 weeks
6.	Hospital daily cash	For every day of hospitalization after first 2 days, for a maximum of 50 days	No cover	No cover	Rs. 200	Rs. 200	Rs. 500	Rs. 1,000
7.	Transportation of mortal remains	Transportation of mortal remains where the accidental death occurs outside the residence	1% of section 1 sum insured	1% of section 1 sum insured	1% of section 1 sum insured	1% of section 1 sum insured	1% of section 1 sum insured	1% of section 1 sum insured
8.	Funeral expenses	Expenses towards funeral in case of accidental death	No cover	No cover	No cover	Rs. 2,000	Rs. 3,500	Rs. 5,000
9.	Accidental medical expenses	Medical expenses incurred following treatment of an accidental injury	No cover	20% of section 1 sum insured	No cover	20% of section 1 sum insured	20% of section 1 sum insured	20% of section 1 sum insured
10.	Education grant for children	Education grant at the rate of Rs. 10,000 per child payable up to 2 dependant children up to the age of 23 years	Rs. 10,000 per child maximum of 2 children	Rs. 10,000 per child maximum of 2 children	Rs. 10,000 per child maximum of 2 children	Rs. 10,000 per child maximum of 2 children	Rs. 10,000 per child maximum of 2 children	Rs. 10,000 per child maximum of 2 children
11.	Legal expenses	Legal expenses arising out of death or bodily injury	No cover	No cover	Rs. 5,000	Rs. 5,000	Rs. 5,000	Rs. 5,000

## Note:

In case you need an insurance cover that is different from the above plans, kindly propose the sum insured and coverage required by you. We will be glad to offer a suitable premium quote as per the Smart*Individual* Personal Accident Superior Plan.

## Occupation grouping

### Occupation GROUP I

Accountants, doctors, advocates, architects, consulting engineers, teachers, bankers, persons engaged in administrative functions, owners of small businesses which do not deal in hazardous goods or involve manual labour.

### Occupation GROUP II

Builders, contractors and engineers engaged in superintending functions only, veterinary doctors, paid drivers of motor cars & light motor vehicles and persons not engaged in manual labour.

All persons engaged in manual labour (except those falling under Group III), cash-carrying employees, garage and motor mechanics, machine operators, drivers of trucks and lorries and other heavy vehicles, professional athletes and sportsmen, wood-working machinists.

### Occupation GROUP III

Persons working in underground mines, explosives, magazines, workers involved in electrical installation with high-tension supply, demolition workers, jockeys, circus personnel, persons engaged in activities such as racing on wheels or on horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hand gliding, river rafting, polo.

### Occupation GROUP IV

Persons working in police force, armed forces, nuclear power stations, persons not sound of mind and mentally challenged persons, visually challenged persons, persons who are part of air crew and ship crew and persons who are actively affiliated with political organisations.

## What are the additional benefits offered?

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

### Hospital Daily Cash Allowance

This benefit provides for payment of a fixed allowance per day of hospitalization treatment in India for accidental bodily injury caused by accidental, violent, external and visible means, if the hospitalization exceeds a specified number of days. The rate of allowance and the minimum period of hospitalization qualifying for payment of this allowance will be as per the plan opted by the Insured.

Life offers us no guarantees. When difficult times come calling, they usually come without warning. The Smart*Individual* Personal Accident ensures that you think smart before things go wrong.