



## NAGRIK SURAKSHA POLICY

The policy offers Personal Accident cover (Death/Permanent Total Disablement, Loss of Limb (s) and permanent Partial Disablement) and reimbursement of Hospitalisation Expenses due to accident as specified under the schedule of insurance policy. The policy is available to Indian citizen only.

### SECTION I: PERSONAL ACCIDENT BENEFITS

In the event of any claim become admissible under the Personal Accident Policy, the company shall pay to insured person insured / assignee / legal representative of the insured, the amount forming part of the Sum insured specified under Section. I (Personal Accident) of the policy.

#### Table of Benefits

S.No	Benefits	% of sum Insured
a)	Death	100%
b)	Total and Irrecoverable loss of : Sight of both eyes, or of the actual loss by physical separation of the two entire hands or two entire feet or of one hand and one foot such loss of sight of one eye and such loss of one entire hand or one entire foot.	100%
c)	Total and Irrecoverable loss of : Use of two hands or two feet, or 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, without physical separation.	100%
d)	Total and irrecoverable loss of : the sight of one eye or loss of use of one hand or one foot.	50%
e)	Permanent total and absolute disablement disabling the insured person from engaging in any employment or occupation of any description whatsoever.	100%
f)	Disability not less than 40% in aggregate as a result of bodily injury/accident as may be assessed by the attending physician.	40% of more percentage (but not exceeding 100%) as percentage of Disability

### SECTION II: HOSPITALIZATION

In the event of Hospitalization the total amount payable for all claims during each period of 12 months of the policy shall be limited to the sum insured as specified in the schedule of the insurance policy. However, the unavailable sum during the one period of 12 months



shall not be carried forward to any other period of 12 months during the policy period.

- a) On production of bills of the Hospitalization due to the accident. Maximum upto 20% of the total Sum Insured for every 12 month of policy period

#### AGE GROUP

This Insurance is available to persons between the age of 5 years to 70 years for Family Package and 18 to 70 years for Individual(s)/ Group Cover

#### SUM INSURED AND SCHEDULE OF PREMIUM\*

S.No.	Sum Insured (Rs.)			1 Year (Rs.)
	Personal Accident (Rs.)	Hospita- lisation (Rs.)	Sum Insured (Rs.)	
1.	80000	20000	100000	90
2.	100000	25000	125000	113
3.	120000	30000	150000	135
4.	140000	35000	175000	158
5.	160000	40000	200000	180
6.	180000	45000	225000	203
7.	200000	50000	250000	225
8.	220000	55000	275000	248
9.	240000	60000	300000	270
10.	260000	65000	325000	293
11.	280000	70000	350000	315
12.	300000	75000	375000	338
13.	320000	80000	400000	360
14.	340000	85000	425000	383
15.	360000	90000	450000	405
16.	380000	95000	475000	428
17.	400000	100000	500000	450

Service Tax 18% Extra

#### HIGHLIGHTS OF OTHER BENEFITS

##### Family Package Discount:

A discount of 10% of the total premium will be allowed comprising the insured and anyone or more of the following members of the insured's family: i) Spouse ii) Dependent Children iii) Dependent Parents

#### CLAIMS PROCEDURE AND REQUIREMENT

1. Notification within 7 days of the accident
2. Original Bills, receipts and other documents.

#### MODALITIES OF THE POLICY

1. A Group Policy will be insured covering their all members.
2. Member can also include their spouse / family members in the Policy.
3. In the above premium, Group discount on the basis of no. of persons to be covered will be granted
4. A lump sum amount as indicated above the Medical Expenses will be available to each insured person in the Policy.
5. An individual certificate to each member will be given indicating coverage and claim procedure.