























Version_1.0_SP		Parameters	<b>Accident care Individual Insurance Policy</b> Unique Identification No : IRDAI/HLT/SHAI/P-P/V.III/134/2017-18		
<b>Features</b>		<b>About the policy</b>	The policy protects in case of accident		
		<b>Age at entry</b>	Adult: 18 years to 70 years; Dependant children: 5 months to 25 years		
		<b>Policy Term</b>	1,2 and 3 years		
		<b>Sum insured (Rs)</b>	On the basis of the monthly income from gainful employment , Minimum - Rs 1 Lac		
	<b>Risk Covered</b>				
		<b>Table A</b>	Accidental Death	100% of Sum Insured + Bonus (if any)	
		<b>Table B</b>	a) Accidental Death	100% of Sum Insured + Bonus (if any)	
			b) Permanent Total Disablement	150% of Sum Insured + Bonus (if any)	
			c) Permanent Partial Disablement	Specified percentage depending on the disability	
		<b>Table C</b>	a) Accidental Death	100% of Sum Insured + Bonus (if any)	
			b) Permanent Total Disablement	150% of Sum Insured + Bonus (if any)	
			c) Permanent Partial Disablement	Specified percentage depending on the disability	
			d) Temporary Total Disablement	Rate of 1% of the sum insured, subject to a maximum of Rs.15,000/- , per completed week, upto 100 weeks.	
		<b>No claim bonus</b>	5% for claim free year maximum accumulation 50%		
	<b>Additional Benefit (No extra premium)</b>				
		<b>Educational grant to children</b>	(1 child: Rs.10,000/-, 2 or more children: Rs. 20,000/-)		
		<b>Ambulance Charges / Transportation expenses of mortal remains</b>	Rs 5000		
		<b>Travel expenses of one relative</b>	Upto 1% of Total sum insured or maximum Rs 50,000		
		<b>Vehicle and/or Residence Modification</b>	Upto 10% of sum of Table B and Table C maximum of Rs. 50,000/-		
		<b>Purchase of Blood</b>	Upto 5% of the sum insured under relevant table maximum of Rs. 10,000/-		
	<b>Transportation of Imported medicines</b>	Upto 5% of Total sum insured maximum of Rs 20,000			
<b>Optional Benefits (On payment of additional premium) Payable in addition to the sum insured</b>					
	<b>Medical Expenses Extension</b>	25% of the valid claim or 10% of the sum insured or actuals whichever is less, subject to a overall limit of Rs.5,00,000/- per policy period.			
	<b>Coverage for winter sports</b>	Can be granted for the period the Insured person proposes to participate in such sports.			
	<b>Hospital Cash</b>	Cash Benefit of Rs 1000/- for each completed day Hospitalization happens within 30 days from the date of accident. 15 days per hospitalization & 60 days per policy period Days of admission and discharge will not be taken			

	<b>Home Convalescence</b>	<i>Rs 500/- for each completed day subject to a maximum of 15 days per occurrence and 60 days per policy period towards the cost of engaging one attendant at residence immediately after discharge from the hospital &amp; recommended by the attending physician</i>
<b>Premium differs based on the risk group</b>		
	<b>Risk Group I</b>	<i>Engaged primarily in administrative functions</i>
	<b>Risk Group II</b>	<i>Engaged in manual work other than what is specifically provided for under Risk Group III</i>
	<b>Risk Group III</b>	<i>Persons working in explosives industry, mine and /or Magazine workers, high tension electric supply, horse racing including jockeys, athletes</i>
	<b>Family Discount</b>	<i>10% discount on total premium if family is covered.</i>