
Personal Accident Policy Wordings

Salient Feature

The policy compensates individual against death, loss of limbs, loss of eyesight, permanent total disablement, permanent partial disablement and temporary total disablement, solely and directly resulting from accidental injuries.

Scope of Cover and Premium Rating

Serial No.	Contingency and Benefit Payable as % of CSI	Table	Benefits Covered	Rate (Rs. Per mile)		
				Normal Risks	Medium Risks	Heavy Risks
1.	Death only - 100%	I	1	0.40	0.60	0.90
2.	Loss of two limbs, two eyes or one limb and one eye-100%					
3.	Loss of one limb or one eye-50%					
4.	Permanent Total Disablement from injuries other than those named above (PTD-100%)	IA	1 to 4	0.45	0.65	1.50
5.	Permanent Partial Disablement % of CSI as Detailed in the Policy	II	1 to 5	0.90	1.25	1.90
6.	Temporary Total Disablement 1% of CSI per week up to 104 weeks maximum. Weekly benefits not to exceed Rs.5,000/-	III	1 to 6	1.50	2.00	3.00

Risk Classification

Normal Risk

Bureaucrats, Doctors, Lawyers, Accountants, Architects, Bankers, Consulting Engineers, Teachers, Persons engaged in administrative functions, persons primarily engaged in occupations of similar hazard.

Medium Risk

Builders, Contractors, Engineers engaged in superintending functions only, Veterinary Doctors, Paid Drivers and Persons engaged in occupations of similar hazard and not engaged in manual labour.

All persons engaged in manual labour (except those falling under heavy risk), cash carrying employees, Garage and Motor Mechanics, Machine Operators, Drivers of Heavy Vehicles, Professional Athletes and Sportsmen and Wood working Machinist and persons engaged in any occupations of similar hazard.

Heavy Risk

Persons working in underground Mines, Explosive, Magazines, Workers involved in electrical installation with High-tension supply, jockeys, Circus personal, persons engaged in activities like racing on wheels or Horse back, big game hunting, Mountaineering, Winter Sports, Skiing Ice Skating, Ballooning, Hang gliding, River Rafting, Polo playing and persons engaged in occupations/activities of similar hazards.

Medical Expenses

Reimbursement of medical expenses directly arising out of an accident can be covered at an additional premium of 20% of the basic premium. Medical expenses reimbursable shall be 10% of C.S.I. or 40% of the admissible claim whichever is lower (If no claim is admissible under the basic cover no medical expense shall be payable).

Other Benefits

Expenses for carriage of dead body

Expenses incurred for carriage of dead body of the insured (in case of death due to accident only, to place of residence at 2% of C.S.I. subject to maximum Rs.1000/- shall be reimbursed.

Education Fund

10% of C.S.I. per dependent child subject to Rs.5000/- per child up to maximum two dependent children.

Cumulative Bonus

5% of C.S.I. per claim free year shall be added to the Capital Sum Insured subject to maximum of 50% of C.S.I.

Group Policies and Group Discount

Group policies can be issued covering more than one person.

Group Discount shall be granted from 5% onwards for groups consisting above 100 persons.

Geographical Limit

Worldwide