

\*\*\*\*\*

# **Rajrajeshwari Mahila Kalyan Yojana Policy Wordings**

\*\*\*\*\*

## **Salient Feature**

Welfare of women mainly of rural and semi-urban irrespective of income, occupation.

## **Scope Of Cover**

### **DEATH**

- Of Husband in case of married women Compensation Rs.25,000/- to the wife. (Death of married women not covered)
- Of unmarried Women Rs.25,000/- to the nominee, legal heir.
- Death of married woman not covered.

### **PERMANENT TOTAL DISABLEMENT OF THE INSURED WOMEN ONLY**

- Permanent Total Disablement Rs.25,000/-
- Loss of one limb of one eye or loss of two limbs or both eyes Rs.25,000/-
- Loss of one limb/sight in one eye Rs.12,500/-

### **DEATH OR DISABILITY BY ACCIDENT WOULD INCLUDE death and P.T.D. arising out of :**

- Slipping /Falling off mountaineous terrain.
- Biting by (a) Insects (b) Snakes, (c) Animals
- Drowning/Washing away by
  - (a) Floods, (b) Landslides, (c) Rockslides (d) Earthquake, (e) Cyclone, (f) Other Convulsions of nature/calamities
- Murder

- Terrorist activities
- Any other accidental causes

**DEATH IN CASE OF WOMEN (it also includes death and or P.T.D.)**

Caused by

- Surgical Operations such as
- Sterilization
- Caesarian
- Hysterectomy
- Cancer Operations arising from removal of breasts
- Child Birth, not beyond a period of seven days from the date of surgical operations.

**Age**

10 years to 75 years

**Premium Rating**

@ Rs.15/- per woman per annum for Basic Cover

@ Rs.23/- per woman per annum for Combined cover.

**Discounts**

LONG TERMS PERIOD DISCOUNTS

Term of the Policy(years)	Discount(%)
1	Nil
2	5
3	10
4	15
5	20

## **Additional Extensions**

### 1. TTD ARISING OUT OF ACCIDENTS :

- resulting in hospitalization
- resulting in total disability

Rs.500/ per month subject to a maximum of Rs.1,500/-

### 2. Legal Divorce :

- Legal expenses :                    a) incurred necessarily
- b) during currency of policy
- c) once in life time

Amount                                :                Rs.2,000/-

Loss/Damage to Household goods and Personal Effects due to fire and other perils Maximum  
Rs.2,000/-

## **Main Exclusions**

1. Pre-existing conditions
2.
  - a) Self injury, Suicide
  - b) Influence of intoxication, liquor, drugs
  - c) Insanity
  - d) Breach of Law
3. Ionising radio activity

4. Spontaneous combustion
5.
  - a) Burning of property by public authority
  - b) Subterranean fire
6. Nuclear Weapons
7.
  - a) War and war-like perils, invasion etc.
  - b) Mutiny, Civil Commotion
8.
  - a) The policy is extended to cover only death to the insured woman's husband and the same does not cover accidental/disablement to the woman's husband.
  - b) In case of accidental death of both the insured woman and her husband no compensation would be payable to the nominee.