



Personal Accident Insurance Online

Accident Shield Online

Sometimes even a small accident or mishap can throw your financials out of gear. Get insured to be prepared for those trying times.

Accident Shield Online Insurance is a worldwide, Personal Accident Cover that is specially designed to protect you from the following unforeseen events - Death, Total Disability and Permanent Partial Disability. This comprehensive policy will help your family meet its financial commitments in the hour of need.

This is available for the age band between 5 to 70 years. The proposer's age should be between 18 to 70 years.

Features and Benefits

No matter how good your health is, an accident can happen any time, anywhere. It can leave your family in severe financial hardship and ruin the comfort and security you work so hard to provide them. Who will help them settle the financial commitments in your absence or Disablement to earn?

Accident Shield Online Insurance is a worldwide Personal Accident Cover that is specially designed to cover Death, Permanent Total Disability and Permanent Partial Disability.

➤ Who can be covered?

- Any person who is a Resident of India between the age of 18 years and 70 years can propose for this insurance. This Insurance is also available for spouse (Maximum age of 70 years) and dependant children (Minimum age of 5 years and Maximum age of 18 years) on payment of relevant premium.

➤ **What are the Benefits under the Policy?**

- **Death Benefit:** In the unfortunate event of fatal accident, the Sum Insured will be paid to the nominee of the Insured Person.
- **Permanent Total Disablement:** In the unfortunate event of an accident resulting in **Permanent Total Disablement**, the Insured Person will be paid the Sum Insured.
- **Permanent Partial Disablement:** In the unfortunate event of an accident resulting in **Permanent Partial Disablement**, the Insured Person will be paid a specified percentage of Sum Insured, according to the disability which has been listed in the policy.
- **Education Grant:** In the event of death or Permanent Total Disablement (PTD) of any of the Insured Parent due to an accident as defined in the Policy, the Company shall pay educational grant for the dependent Children who are in full term education as under:
 - One dependant child: Rs.5000/- per policy
 - More than one dependant child: Rs.10000/- per policy
- Rs.10000/-towards **Transportation expenses** of mortal remains in case of accidental death of Insured person.

➤ **Claim Free Benefits**

- If the policy is claim free and is renewed without any break, the benefits under death and Permanent Total Disablement coverage are increased by 5% for every claim free year upto 25%.

➤ **No Medical Examination**

- o No medical examinations or lengthy forms are required to enroll to Accident Shield Online.

Plan and Premium

	COVERAGE	PLANS (In Rupees)		
		Silver	Gold	Platinum
	Death	5,00,000	7,50,000	10,00,000
	PTD	5,00,000	7,50,000	10,00,000
	PPD (as a %)	5,00,000	7,50,000	10,00,000
	Tranportation expenses of mortal remains	10,000	10,000	10,000
	Education grant for one child Rs. 10,000/- (up to maximum of 2 children in event of accidental death or PTD of either Parents insured)	10,000	10,000	10,000
One year	Premium incl 10.3% ST	589	834	1,080
Two year	Premium incl 10.3% ST	1,080	1,571	2,062