

\*\*\*\*\*

# Raj Rajeshwari Mahila Kalyan Yojana Policy wordings

\*\*\*\*\*

- **Highlights**
- **Scope**
- **Eligibility**
- **Major Exclusions**

## **Highlights**

This is a personal accident insurance scheme which provides economic security to women irrespective of their income, occupation or vocation. Premium is Rs.15/- per woman per annum for the basic cover and Rs23/- per woman per annum for both basic and additional cover.

## **Scope**

The policy covers Loss of limbs or eye sight. Death or disability by accident caused by external, violent and visible means would include death or permanent total disablement arising out of or traceable to slipping, falling from the mountain, insect bites, snakes and animals bite, drowning, washing away in floods, landslide, rockslide, earthquake, cyclone and other commotions or nature and/or calamities, murder or terrorist activities In case of women it also includes death and PTD due to surgical operations such as sterilisation, ceasarean, hysterectomy i.e. removal of uterus and removal of breasts due to cancer operations, death at the time of child birth provided that such death occurs during the surgical operation in hospital/nursing home or whilst being in the hospital/nursing home after such surgery convalesce. However not beyond a period of 7 days from the date of surgical operations.

## **Eligibility**

All sections of women in the age group 10 to 75 years.

## **Major Exclusions**

Pre existing disability, death, injury or disablement arising from or traceable to whilst under the influence of intoxication, liquor and drugs, Death caused by earthquake or other convulsions of nature, suicide and intentional self injury. Death or injury directly or indirectly caused by insanity, nuclear weapons etc.