



Individual  
**Personal Accident**  
Insurance



| **Let's Uncomplicate.**

# Let's Uncomplicate

The Apollo Hospitals Group, Asia's largest healthcare provider and Munich Health, world leaders in health insurance, come together to make quality healthcare easy and accessible. Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be.

**We know healthcare. We know insurance.**

## HEALTHLINE

Constantly endeavouring to enable healthier living for all our members, we bring our specialised service of Healthline to cover further areas of health and well-being including personalised wellness solutions. Insured members can call the Healthline and quote their unique customer ID to reach our experts and avail personalised primary consultation, health consultation, etc. Through this endeavour we wish to make sure that not even the smallest health need of our customers goes unattended.

## BENEFIT GRID

| Benefits  | Plans   |  |
|---|---|--|
|   | Standard  | Premium  |
| Accidental Death [AD] Sum Insured<br>* Options (Rupee in Lakhs) | 1, 2, 3, 5, 7.5, 10, 25, 50                     | 5, 10, 15, 25, 50, 100, 200, 500                 |
| Permanent Total Disablement [PTD]                               | AD Sum Insured                                  | AD Sum Insured                                   |
| Permanent Partial Disablement [PPD]                             | AD Sum Insured                                  | AD Sum Insured                                   |
| Emergency Ambulance Charges                                     | Rs. 2,000                                       | Rs. 2,000  |
| Family Transportation   | 1 % of AD Sum Insured;<br>maximum Rs. 50,000    | 1 % of AD Sum Insured;<br>maximum Rs. 1,00,000   |
| Transportation of Mortal Remains                                | 2 % of AD Sum Insured;<br>maximum Rs. 10,000    | Rs. 10,000                                       |
| Education Fund  | 10 % of AD Sum Insured;<br>maximum Rs. 20,000   | Rs. 20,000                                       |
| Temporary Total Disablement [TTD]                               | 100% of AD Sum Insured;<br>maximum Rs. 5,00,000 | 100% of AD Sum Insured;<br>maximum Rs. 15,00,000 |
| Accident Medical Expenses                                       | 10% of AD Sum Insured;<br>maximum 50,000        | -  |
| Broken Bones  | -   | Rs. 1,00,000                                     |
| Transportation of Imported Medicine                             | -   | Rs. 20,000                                       |
| Purchase of Blood   | -   | Rs. 10,000                                       |
| Modification of Residence/Vehicle                               | -   | 10% of AD Sum Insured;<br>maximum Rs. 1,00,000   |
| Accident Hospitalisation (In-patient)                           | -   | Rs. 1,00,000                                     |

\*Sum Insured for adult dependent is 50% of proposer's AD Sum Insured, maximum up to Rs. 50,00,000 and Sum insured for children is 25% of proposer's AD Sum Insured, maximum up to Rs. 10,00,000. Please refer to the policy document for the complete list of benefits.

## SUITABILITY

- This policy covers persons in the age group 91 days to 69 years. The maximum entry age is restricted upto 69 years.
- There is no maximum cover ceasing age in this policy. On renewal, the maximum sum insured available above 70 years of age is restricted upto Rs 5,00,000.
- The policy will be issued for a period of 1 year.
- This policy can be issued to an individual and/or a family.
- The family includes spouse, dependent children and dependent parents.

## BENEFITS

**Accidental Death [AD]** - A lump sum payment would be made in the event of the Death due to an accident.

**Permanent Total Disablement [PTD]** - A lump sum payment would be made, as per the scale provided in the policy, in the event of Permanent Total Disability due to an accident.

**Permanent Partial Disablement [PPD]** - A lump sum payment would be made, as per the scale provided in the policy, in the event of Permanent Partial Disability due to an accident.

**Emergency Ambulance Cover** - Expenses incurred on an ambulance used to transfer the insured person to the nearest hospital by the shortest route following an emergency caused due to an accident.

**Transportation of Mortal Remains** - Expenses incurred on transporting the mortal remains of the insured person from the place of the accident or the hospital to his residence or hospital or to a cremation or burial ground.

**Education Fund** - If a claim under AD or PTD is accepted for an insured person, we will pay 50% of sum insured per dependent child (up to maximum of two children), provided that such dependent child is pursuing an educational course as a full time student in an educational institution.

**Family Transportation** - If a claim under AD or PTD is accepted, we will reimburse expenses incurred in transporting one immediate family member to the hospital, provided that such Hospital is located at least 200 km from the insured person's residence.

**Temporary Total Disablement** - A weekly allowance would be paid to the insured to compensate loss of income because of Temporary Total Disability caused by an accident.

**Accident Medical Expenses:** If we have accepted a claim under AD, PTD, PPD or TTD, we will reimburse the medical expenses incurred in hospital.

**Transportation of Imported Medicine** - If we have accepted a valid claim under AD, PTD, PPD or TTD, we will reimburse expenses incurred as freight charges for importing medicines to India, provided that such medicines are not available in India and are medically necessary.

**Purchase of Blood** - If we have accepted a valid claim under AD, PTD, PPD or TTD, we will reimburse expenses incurred in purchasing blood through a hospital or a legitimate blood bank for your treatment.

**Modification of Residence/Vehicle** - If we have accepted a claim under PTD, reasonable expenses incurred to modify the insured person's residential accommodation or the insured person's vehicle will be covered.

**Accident In-patient Hospitalisation** - If any insured person suffers an accident during the policy period that requires hospitalisation, we will reimburse the Medical Expenses incurred for in-patient treatment in a hospital.

**Broken Bones** - A lump sum Payment would be made, as per the scale provided in the policy, in the event of fracture of bone due to an accident.

## FAMILY DISCOUNT

A discount of 10% is available if two or more members are covered under this policy.

## FIXING SUM INSURED

- The sum insured for proposer is up to 10 times of the total annual income.
- The sum insured for spouse and dependent parent is 50% of proposer's accidental death sum insured, maximum Rs. 50,00,000.
- The sum insured for Children is 25% of proposer's accidental death sum insured, maximum Rs. 10,00,000.

## TERMS OF RENEWAL

- We offer life-long renewal unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the Policy poses a moral hazard
- Grace Period - Grace Period of 30 days for renewing the Policy is provided under this Policy.
- Maximum Age - There is no maximum cover ceasing age in this policy
- Renewal premium are subject to change with prior approval from IRDAI. Any change in benefits or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated at least 3 months in advance.
- In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy. Insured Person will have the option to migrate to similar Personal Accident insurance policy available with us at the time of renewal.

## GEOGRAPHY

- This policy compensates for injuries sustained, occurred anywhere in the world
- The benefit in respect of accident medical expenses and accident in-patient hospitalisation shall be paid only for medical expenses incurred in India, irrespective of the place where the injury was sustained / accident occurred
- The benefit towards Modification of residence/vehicle shall be payable only if the modification is performed in India.

## EXCLUSIONS

The policy will not compensate for any claim due to:

- Self-inflicted injury, suicide or attempted suicide or abuse of intoxicants or hallucinogens including drugs and alcohol.
- Participation or involvement in naval, military or air-force operations, racing, diving, aviation, rock or mountain climbing, any breach of law with criminal intent .
- War or any act of war, act of foreign enemy, public defense, rebellion, revolution, insurrection, military or usurped acts, chemical, radioactive or nuclear contamination.
- Pregnancy or childbirth or its complications, congenital internal & external diseases.
- HIV/AIDS, sexually transmitted diseases.
- Pre-existing conditions & their complications.

Please refer to the policy document for the complete list of exclusions.

## OCCUPATION CLASS

The premium varies depending on the occupation. Please contact our advisor for details.

## DISCLAIMER

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

## STATUTORY WARNING

Section 41 of the Insurance act 1938 (Prohibition of rebates): 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers. 2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

# RATE CARD

## Standard Variant

(Premium excluding Service Tax and Family Discount)

| Premium in INR.         | Plan<br>1.00 L | Plan<br>2.00 L | Plan<br>3.00 L | Plan<br>5.00 L | Plan<br>7.50 L | Plan<br>10.00 L | Plan<br>25.00 L | Plan<br>50.00 L |
|-------------------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|
| Proposer (SI)           | 100,000        | 200,000        | 300,000        | 500,000        | 750,000        | 1,000,000       | 2,500,000       | 5,000,000       |
| Occupation Class I      | 120.00         | 240.00         | 360.00         | 600.00         | 850.00         | 1,100.00        | 2,600.00        | 5,100.00        |
| Occupation Class II     | 180.00         | 360.00         | 540.00         | 900.00         | 1,275.00       | 1,650.00        | 3,900.00        | 7,650.00        |
| Occupation Class III    | 250.00         | 500.00         | 750.00         | 1,250.00       | 1,775.00       | 2,300.00        | 5,450.00        | 10,700.00       |
| Adult Dependent (SI)    | 50,000         | 100,000        | 150,000        | 250,000        | 375,000        | 500,000         | 1,250,000       | 2,500,000       |
| Occupation Class I      | 60.00          | 120.00         | 180.00         | 300.00         | 450.00         | 600.00          | 1,350.00        | 2,600.00        |
| Occupation Class II     | 90.00          | 180.00         | 270.00         | 450.00         | 675.00         | 900.00          | 2,025.00        | 3,900.00        |
| Occupation Class III    | 125.00         | 250.00         | 375.00         | 625.00         | 937.50         | 1,250.00        | 2,825.00        | 5,450.00        |
| Child Dependent (SI)    | 25,000         | 50,000         | 75,000         | 125,000        | 187,500        | 250,000         | 625,000         | 1,000,000       |
| Occupation Class I      | 30.00          | 60.00          | 90.00          | 150.00         | 225.00         | 300.00          | 725.00          | 1,100.00        |
| Proposer TTD (SI)       | 100,000        | 200,000        | 300,000        | 500,000        | 500,000        | 500,000         | 500,000         | 500,000         |
| Occupation Class I      | 25.00          | 50.00          | 75.00          | 125.00         | 125.00         | 125.00          | 125.00          | 125.00          |
| Occupation Class II     | 37.50          | 75.00          | 112.50         | 187.50         | 187.50         | 187.50          | 187.50          | 187.50          |
| Earning Spouse TTD (SI) | 50,000         | 100,000        | 150,000        | 250,000        | 250,000        | 500,000         | 500,000         | 500,000         |
| Occupation Class I      | 12.50          | 25.00          | 37.50          | 62.50          | 62.50          | 125.00          | 125.00          | 125.00          |
| Occupation Class II     | 18.75          | 37.50          | 56.25          | 93.75          | 93.75          | 187.50          | 187.50          | 187.50          |

- Family Discount : A discount of 10% is available if two or more members are covered under the same policy.
- Sum Insured(SI) would be base on the Income eligibility.
- Accidental Sum Insured for Proposer would be maximum 10 times annual income.
- Sum Insured(SI) for Adult Dependent is restricted to 50% of Proposer Sum Insured, subject to maximum of Rs. 2,500,000.
- Sum Insured(SI) for Child Dependent is restricted to 25% of Proposer Sum Insured, subject to maximum of Rs. 1,000,000.
- Temporary Total Disablement (TTD) (SI) - Two times the annual income, maximum Rs. 500,000.

## RATE CARD

### Premium Variant

(Premium excluding Service Tax and Family Discount)

| Premium in INR.         | Plan 5.00 L | Plan 10.00 L | Plan 15.00 L | Plan 25.00 L | Plan 50.00 L | Plan 100.00 L | Plan 200.00 L | Plan 500.00 L |
|-------------------------|-------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|
| Proposer (SI)           | 500,000     | 1,000,000    | 1,500,000    | 2,500,000    | 5,000,000    | 10,000,000    | 20,000,000    | 50,000,000    |
| Occupation Class I      | 1,095.00    | 1,595.00     | 2,095.00     | 3,095.00     | 5,595.00     | 10,595.00     | 20,595.00     | 50,595.00     |
| Occupation Class II     | 1,650.00    | 2,400.00     | 3,150.00     | 4,650.00     | 8,400.00     | 15,900.00     | 30,900.00     | 75,900.00     |
| Adult Dependent (SI)    | 250,000     | 500,000      | 750,000      | 1,250,000    | 2,500,000    | 5,000,000     | 5,000,000     | 5,000,000     |
| Occupation Class I      | 650.00      | 900.00       | 1,150.00     | 1,650.00     | 2,900.00     | 5,400.00      | 5,400.00      | 5,400.00      |
| Occupation Class II     | 980.00      | 1,355.00     | 1,730.00     | 2,480.00     | 4,355.00     | 8,105.00      | 8,105.00      | 8,105.00      |
| Child Dependent (SI)    | 125,000     | 250,000      | 375,000      | 625,000      | 1,000,000    | 1,000,000     | 1,000,000     | 1,000,000     |
| Occupation Class I      | 445.00      | 570.00       | 695.00       | 945.00       | 1,320.00     | 1,320.00      | 1,320.00      | 1,320.00      |
| Proposer TTD (SI)       | 500,000     | 1,000,000    | 1,500,000    | 1,500,000    | 1,500,000    | 1,500,000     | 1,500,000     | 1,500,000     |
| Occupation Class I      | 125.00      | 350.00       | 525.00       | 525.00       | 525.00       | 525.00        | 525.00        | 525.00        |
| Occupation Class II     | 187.50      | 525.00       | 787.50       | 787.50       | 787.50       | 787.50        | 787.50        | 787.50        |
| Earning Spouse TTD (SI) | 250,000     | 500,000      | 750,000      | 750,000      | 1,500,000    | 1,500,000     | 1,500,000     | 1,500,000     |
| Occupation Class I      | 62.50       | 125.00       | 262.50       | 262.50       | 525.00       | 525.00        | 525.00        | 525.00        |
| Occupation Class II     | 93.75       | 187.50       | 393.75       | 393.75       | 787.50       | 787.50        | 787.50        | 787.50        |

- Family Discount : A discount of 10% is available if two or more members are covered under the same policy.
- Sum Insured(SI) would be base on the Income eligibility
- Accidental Sum Insured for Proposer would be maximum 10 times annual income.
- Sum Insured(SI) for Adult Dependent is restricted to 50% of Proposer Sum Insured, subject to maximum of Rs. 5,000,000
- Sum Insured(SI) for Child Dependent is restricted to 25% of Proposer Sum Insured, subject to maximum of Rs. 1,000,000
- Temporary Total Disablement (TTD) (SI) - Two times the annual income, maximum Rs. 1,500,000

## REACH US

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