

## &lt;&lt; Janata Personal Accident Policy (Group) - Prospectus &gt;&gt;

**Suitability:**

- a) This policy covers persons in the age group wherein entry age is from 5 years upto 65 years. Policy is however renewable for life upon payment of premium.
- b) The policy will be issued for a maximum period of one year.
- c) This Policy will be offered to employee employer or non employee employers groups which conform to IRDA definition of groups.
- d) The coverage can be extended to the dependents which include Spouse and Child(ren)\*\*
- e) The policy will be issued on individual sum insured basis.
- f) Coverage for Self is 100% of Sum Insured, Coverage for Non Working Spouse is 50% of Primary Insured Person's Sum Insured, Coverage for Working Spouse will be determined as per his/ her Occupation & Gross Annual Income upto a maximum of INR 5,00,000 and Coverage for per Child is 25% of Primary Insured Person's Sum Insured subject to minimum sum insured of Rs.25,000.
- g) This policy has 24 Hours & Worldwide coverage.

\*\* Children should be between the ages of five (5) years and eighteen (18) years, children greater than 18 years of age but not more than 23 years of age will be covered subject to the condition that they are unemployed, unmarried and receive the majority of maintenance and support from the Insured Person.

**Salient Features & Benefits:**

**Following benefits** pays upto the entire sum insured, if bodily injury results in following due to an accident.

- a. **Accidental Death**: Pays the Capital Sum Insured if Injury results in Death of the insured person within 12 calendar months from the date of accident which caused injury. Such loss is paid less any other amount payable under this Policy, as a result of the same Accident.
- b. **Permanent Total Disability (PTD)**: Pays the Capital sum insured, if bodily injury results in permanent total disability within 12 calendar months from the date of accident . Such disability should be the immediate sole and direct cause of the permanent and absolute inability to engage in any occupation or profession.
- c. **Accidental Permanent Dismemberment/Disability** - covers for the bodily injury resulting in disability of any one of the below mentioned body part, occurring within 12 calendar months from the date of accident which caused injury.

Loss	% of Capital Sum Insured
Loss of sight of both eyes	100%
Physical Separation of 2 entire hands	100%
Physical Separation of 2 entire feet	100%
Physical Separation of 1 entire hand and 1 entire foot	100%
Loss of sight of 1 eye and Physical Separation of 1 entire hand or 1 entire foot	100%
Loss of the use of 2 hands or 2 feet	100%
Loss of the use of 1 hand and 1 foot	100%
Loss of sight of 1 eye and loss of use of 1 hand or 1 foot	100%
Loss of sight of 1 eye or Physical Separation of 1 entire hand or 1 entire foot	50%
Loss of the use of 1 hand or 1 foot without Physical Separation	50%

Physical Separation - means as regards the hand actual separation at or above the wrists, and as regards the foot means actual separation at or above the ankle.
Loss of Use – means loss of, by physical severance, or total and permanent loss of the effective use of the part of the body due to an Injury

### **Exclusions:**

Company shall not be liable under this Policy for -

1. Compensation under more than one of the sub-clauses (a), (b), (c) in respect of same injury or disablement of the / an Insured Person. In the event of a claim which may aggravate to increased disability/death within 12 calendar months of the occurrence then our liability will be limited to higher of the two and in any event not exceeding the Capital Sum Insured.
2. Any payment in excess of Sum Insured under the policy during any one year of insurance, for any one Insured Person.
3. Payment of compensation in respect of injury or disablement directly or indirectly arising out of or contributed to by or traceable to any disability existing on the date of issue of this Policy.
4. Payment of compensation in respect of death, injury or disablement of the Insured from (a) intentional self injury, suicide or attempted suicide. (b) whilst under the influence of intoxicating liquor or drug. (c) directly or indirectly caused by insanity. (d) arising or resulting from the insured committing any breach of the law with criminal intent.
5. Payment of compensation in respect of death, injury or disablement of the Insured from (a) due to or arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not) Civil war, rebellion, revolution insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainments of all kings, princes and people of whatsoever nation, condition or quality.
6. Payment of compensation in respect of death of /or bodily injury to the Insured directly or indirectly caused by or contributed to by or arising from or traceable to ionizing radiation or contamination by radioactivity from any source whatsoever, or from nuclear weapons material.
7. Participation in winter sports\*, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports#, any bodily contact sport or any other hazardous or potentially dangerous sport for which insured is untrained.  
(\* winter sports means snow skiing , Heli Skiing, Mountaineering & Ice Climbing, Auli skiing or sports held in the open air on snow or ice)

(# professional sports means Athletics, Bowling, Cycling, Football, Weightlifting, Cricket or any other sport for which a person getting compensated)

Provided also that due observance and fulfillment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Insured be a condition precedent to any liability of the Company under this Policy.

**Declined Groups / Occupation list:**

We would decline the following -

1. Groups, where the members are professionally (as their occupation) involved in Winter sports / Professional sports activities. Winter Sports mean sports held in the open air on snow or ice & Professional Sports mean sport for which a person gets compensation.

List of Winter Sports & Professional sports - snow skiing , Heli Skiing, Auli skiing, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, Ice Climbing, riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters ; any bodily contact sport , Athletics, Bowling, Cycling, Football, Weightlifting, Cricket or any other similar sport.

2. Nuclear power plants
3. Companies working in underground mining
4. Companies manufacturing explosives, weapons, hazardous materials (e.g. fertilizers, asbestos fibre, toxic gases, pesticides...)
5. Law enforcement agencies (including police, para-military, military)
6. Politicians
7. Private clubs (eg. tennis clubs, golf clubs, yachting clubs, culture clubs, horseback-riding clubs)

**Claim Procedure:**

All claims under this policy will be processed and settled by us.

You can get in touch with us as below -

- Please call Our 24-hour Toll Free Call Center on 1-800-119966 or 022-66939500 (tolled) or 1800 22 9966 (only for senior citizen policy holders)
- Email at [general.claims@tata-aig.com](mailto:general.claims@tata-aig.com) / [customersupport@tata-aig.com](mailto:customersupport@tata-aig.com).
- SMS with word 'CLAIMS' @ 5616181

An indicative document list in case of claim is as given below. Additional documents/ information may be called for and/or we may carry out verification where felt necessary.

<b>Death Claims</b>	<b>Disability Claims</b>
<ol style="list-style-type: none"> <li>1. Claim form</li> <li>2. Original Death Certificate</li> <li>3. Original/ Attested Post Mortem Report, if conducted</li> <li>4. Attested copy of FIR, Spot Panchanama &amp; Police Inquest report, where applicable.</li> <li>5. Complete medical records including Death Summary, in case of hospitalization</li> <li>6. Any other document requested by the Company in view of claim</li> <li>7. KYC Documents</li> </ol>	<ol style="list-style-type: none"> <li>1. Claim form</li> <li>2. Attending Doctor's Report</li> <li>3. Original Disability Certificate from the Doctor</li> <li>4. Complete medical records including Investigation/ Lab reports (X-Ray , MRI etc.)</li> <li>5. FIR, Police report, where applicable</li> <li>6. Any other document requested by the Company in view of claim</li> <li>7. KYC Documents</li> </ol>

**Note – all original documents will be returned post verification.****Terms of Renewal:**

- The Policy is ordinarily renewable for life upon payment of premium 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 Premium can be paid by the Insured through /Cash/Cheque/ Debit/Credit card\* (Only Visa & Master)/Others.
- **Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy. . However, coverage would not be available for the period for which no premium has been received. Post 30 days from premium due date, if the premium is not paid, the policy will lapse i.e. there will be break in policy.
- **Maximum Age** – Policy is renewable for life upon payment of premium provided the cover is maintained with us without a break
- **Waiting Period** - Not Applicable
- **Renewal Premium** – Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDA. Your premium otherwise will only change if you opt for a change in sum insured.
- Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months prior to the date of such revision or modification comes into effect. Insured will have the option to migrate to any Individual personal accident insurance policy available with the Company at the time of renewal subject to terms and conditions as specified in the Option to Migrate Section in this document.
- We will not apply any additional loading on your policy premium at renewal based on your claim experience.
- Loading of Premium / discounts will be based on performance of the overall Group Personal Accident Portfolio.
- ❖ **Sum Insured Enhancement** – Sum Insured can be enhanced mid term / at the time of renewal. However the quantum of increase shall be as per underwriting guidelines of the company i.e Increase in sum insured will be approved by the Company on the basis of the Insured's Person Income Proof, claim experience in client's previous years policy and overall group personal accident portfolio. For Salaried Person - Sum Insured cannot exceed Max 20 times of Gross Annual Income & For Self - Employed Person - Sum Insured cannot exceed Max 20 times of Gross Annual Income upto a maximum of INR 5,00,000.

**Option to Migrate :**

- a. The Insured Person would have an option to migrate to Our individual personal accident policy if the group policy is discontinued or if the insured person is leaving the group on account of resignation, retirement, termination of employment or otherwise subject to Our underwriting guidelines.
- b. The option to migrate to Individual Personal Accident insurance Policy with Us is available provided that:
  - ❖ Insured Person has been insured with Us under this Policy as a primary member or dependant.

- ❖ option for migration to Individual personal accident insurance policy shall be exercised by the Insured Person only when he / she is at the end of specified exit age, and certainly at the time of renewal only.
- ❖ Insured Person will be offered continuity of coverage provided the policy has been maintained without a break.

### **Free Look Period:**

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

### **Claim Settlement:**

Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based. Any medical or other agent of the Company shall be allowed to examine the insured person on the occasion of any alleged injury when and so often as the same may reasonably be required on behalf of the Company and in the event of death, to arrange for a post-mortem examination of the body of the insured and such evidence as the Company may from time to time require (including a post-mortem examination, if conducted) shall be furnished within the space of fourteen days after demand in writing,

We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of submission of all necessary documents / information and any other additional information required for the settlement of the claim All claims will be settled in accordance with the applicable regulatory guidelines, including IRDA (Protection of Policyholders Interests) Regulation, 2002. In case of any delay in payment as stated herein, We will pay you interest at the prevalent bank rate plus 2 % at the beginning of the financial year in which claim is settled. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

### **Cancellation:**

The Company may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured or anyone acting on insured's behalf or on behalf of an insured Person by giving a 15 Days notice delivered, or mailed to the latest address as appearing in the records of the company, stating when such cancellation shall be effective. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or if Insured cancels the Policy, the premium shall be computed and retained in accordance with the Company's short rate table for the period the Policy has been in force, provided no claim has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.

### **Short rate table for Annual Policy–**

Period on risk	% Return Premium
Upto 1 month	3/4th of the annual rate
Upto 3 months	½ of the annual rate

Upto 6 months	1/4th of annual rate
Exceeding 6 months	Nil

**Discounts:****(a) Group Policy Discounts –**

Group Size	Discount
0 – 100	0%
101 – 1,000	-11%
1,001 – 10,000	-15%
10,001 – 50,000	-18%
50,001 – 100,000	-20%
100,001 – 200,000	-23%
200,001- 500,000	-25%
500,001 – 10,00,000	-28%
>10,00,000	-30%

**Installment premium:** where installment premium payment is opted, premium will be collected in equitable installments with following loading.

Instalments Frequency	Loading on annual premium
Half-yearly	2%
Quarterly	3%
Monthly	4%

In case policy is obtained directly from the company without the involvement of any intermediary 15% discount will be allowed in premium.

**Mid-term addition / deletion of Primary Insured and his Dependents**

- 1) **Addition** - In respect of new Primary Insured, coverage commences from the date of start of employment and will include their eligible dependants provided:
  - (1) Intimation along with information sheet is given to Us by 7th day of the succeeding month, and
  - (2) Availability of adequate deposit premium with Us.
  - (3) All existing dependents must be covered along with the Primary Insured and the addition of **Dependents** shall be allowed only in the event of:
    - (a) Children in the event of childbirth
    - (b) Spouse in the event of marriage
  - (4) Pro-rata premium shall be charged

If any of the conditions (1) & (2) above are not met, coverage will commence only from the date of intimation to Us or premium remittance whichever is later.
- 2) **Deletion** - In respect of Primary Insured whose employment with the insured ceases, by whatever means,
  - (1) The coverage will automatically expire in respect of that Primary Insured and his dependants from date of cessation of employment.

- (2) Pro-rata refund of premium would be made on intimation provided such intimation is made by the 7th day of the succeeding month and no claim is made by the Primary Insured or his dependants.

**Requirement:**

- Completed proposal form.
- Minimum group size of 5 employees.

**Sum Insured & Premium Rates:**

- Minimum sum insured is Rs. 25,000 per insured person per year, thereafter it can be in multiples of Rs. 25,000 up to a maximum limit of Rs. 500,000.
- In case of addition of dependants(spouse/ dependent children) with Primary Insured Person, the principal Sum Insured of Primary insured person should be minimum Rs 1,00,000 so as the dependent child would get the SI of Rs 25,000/-
- Premium of sum Insured of Rs 25,000/- is Rs 15/-. Premium will be proportionately calculated basis the sum insured opted.
- No service tax applicable
- Premium can be paid annually or in month/quarterly/half yearly installments on or before the policy due date.
- Grace Period of 30 days for renewing the Policy is provided under this Policy where premium is paid annually However, coverage would not be available for the period for which no premium has been paid.
- The Grace Period(installments) where premium is paid in installments will be 15 days from the due date of the installment. Coverage will continue during the grace period. If premium is not paid within the grace period where installment facility is availed, policy will lapse after 15 days from due date. Premium will be loaded/discounted on the basis of claim experience of our group personal accident portfolio. While considering the claim experience, claim experience of last 3 financial years excluding the last expired financial year shall be considered as per table below.

Overall Loss Ratios		Loading / Discounts
Low	High	
	<30%	-50%
30%	35%	-42%
35%	40%	-33%
40%	45%	-29%
45%	50%	-21%
50%	55%	-13%
55%	60%	0%
60%	65%	0%
65%	70%	13%
70%	75%	21%
75%	80%	29%
80%	85%	38%
85%	90%	46%
	>90%	50%

- Gross Annual Income for Salaried is defined as “Your gross annual salary exclusive of bonuses, commission, overtime payments and any allowances.”

- Gross Annual Income for Self Employed is defined as “Your gross annual income derived from personal exertion after deducting any expenses necessarily incurred by You in deriving that income.”
- Premium rates are subject to change with prior approval from IRDA.

IRDA REGULATION NO 5: This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation.

**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.

“Insurance is the subject matter of the solicitation”. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale

Commencement of risk cover under the policy is subject to receipt and realization of payable premium by Tata AIG General Insurance Company Limited

Tata AIG General Insurance Company Ltd.

Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai-400013

Visit us at [www.tataaiginsurance.in](http://www.tataaiginsurance.in)

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