



Accident Suraksha

Future Generali  
**Health**

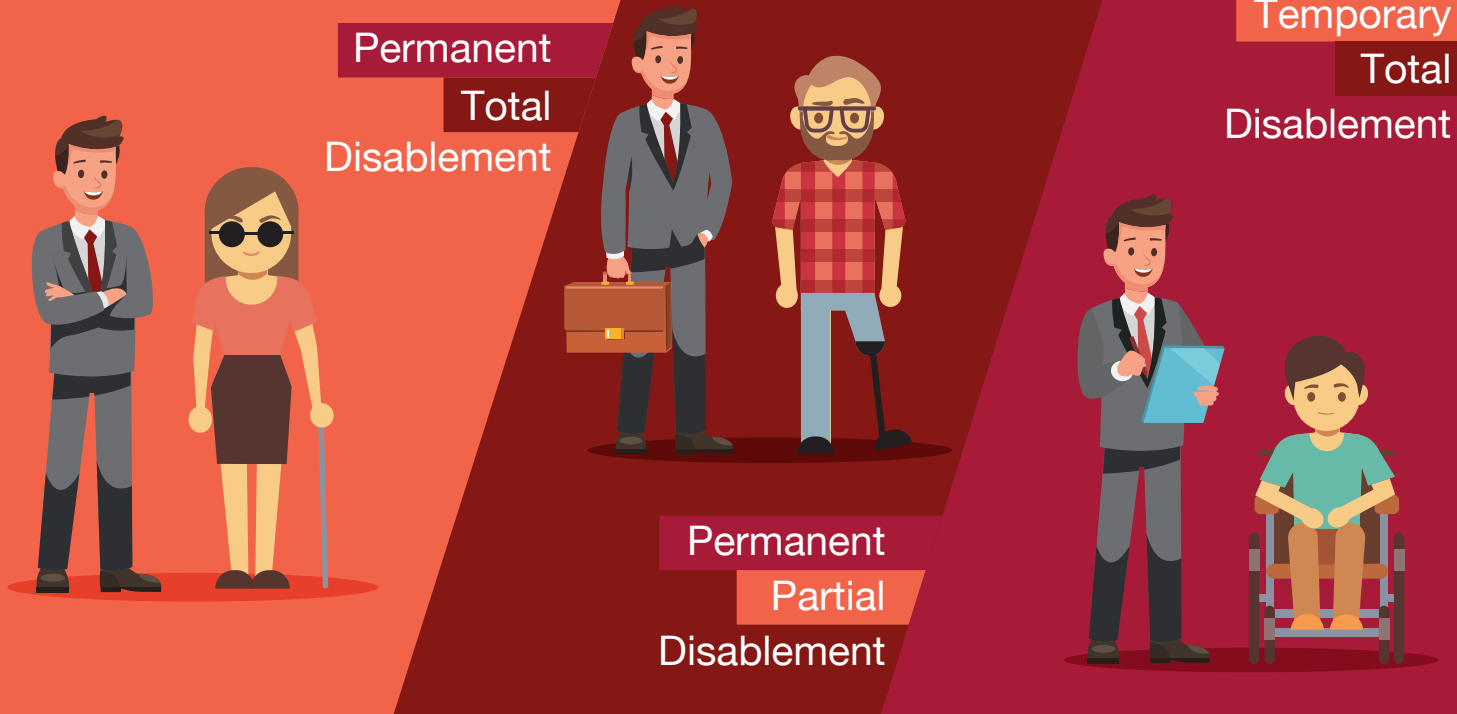
Accidents are not planned,  
expenses can be.

A policy that takes care of your personal accident expenses.

☎ 1800-220-233 | 🌐 [general.futuregenerali.in](http://general.futuregenerali.in)



**FUTURE  
GENERALI**  
TOTAL INSURANCE SOLUTIONS



# What is Accident Suraksha?

Accidents can happen to anyone, anywhere. They come unasked for and leave an “imprint” on lives for years to come. The value of human life and sufferings cannot be measured with money, but with a view to provide some relief to the injured person or members of his family in the event of an unfortunate accident, an insurance cover, known as “Accident Suraksha” was designed.

# SALIENT FEATURES OF

# ACCIDENT SURAKSHA

## POLICY DETAILS

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### I. SCOPE OF COVER

#### A) Primary Covers

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- i. Accidental Death
- ii. Permanent Total Disablement
- iii. Permanent Partial Disablement
- iv. Temporary Total Disablement

#### B) Inbuilt Cover

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- i. Repatriation and Funeral Benefit

#### C) Additional Covers

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On payment of additional premium, following covers may be opted:

- i. Child Education Support
- ii. Life Support Benefit
- iii. Accidental Medical Expenses
- iv. Accidental Hospitalization
- v. Hospital Cash Allowance
- vi. Loan Protector
- vii. Adaptation Allowance
- viii. Family Transportation Allowance
- ix. Broken Bones
- x. Road Ambulance Cover
- xi. Air Ambulance Cover
- xii. Adventure Sports Benefit
- xiii. Chauffeur Plan Benefit

## II. TABLE OF EVENTS

| Event   | Percentage of Sum Insured |
|---|---------------------------|
| Accidental Death  | 100%                      |
| Permanent Total Disablement:  | 150%                      |
| Permanent total loss of sight of both eyes  | 150%                      |
| Permanent total loss of sight of one eye and physical separation of or the loss of ability to use either one hand or foot | 150%                      |
| Permanent total loss and physical separation of or the loss of ability to use both hands or both feet                     | 150%                      |
| Permanent total loss and physical separation of or the loss of ability to use one hand and foot                           | 150%                      |
| Coma of specified severity due to Injury  | 150%                      |
| Permanent paralysis of Limbs  | 150%                      |
| Permanent Partial Disablement:  | As Follows                |
| An arm at the shoulder joint  | 75%                       |
| An arm above the elbow joint  | 70%                       |
| A hand at the wrist   | 50%                       |
| An arm beneath the elbow joint  | 60%                       |
| A thumb   | 25%                       |
| An index finger   | 10%                       |
| Any other finger  | 5%                        |
| A leg above mid-thigh   | 75%                       |
| A leg up to mid-thigh   | 60%                       |
| A leg up to beneath the knee  | 50%                       |
| A leg up to mid-calf  | 45%                       |
| A foot at the ankle   | 40%                       |
| A large toe   | 5%                        |
| Any other toe   | 2%                        |
| Permanent loss of sight of one eye  | 50%                       |
| Hearing of one ear  | 25%                       |
| Hearing of both ears  | 75%                       |

| Event   | Percentage of Sum Insured   |
|---|---|
| Sense of smell  | 10%   |
| Sense of taste  | 5%  |
| Shortening of leg by at least 5%                                    | 7%  |
| Burns as calculated on Rule of Nine for each area of body affected: | As Follows  |
| Burns at least 18% of the body surface area                         | 30% of Sum Insured  |
| Burns at least 27% of the body surface area                         | 50% of Sum Insured  |
| Burns at least 45% of the body surface area                         | 100% of Sum Insured   |
| Temporary Total Disablement (weekly benefit)                        | weekly benefit up to a maximum of 100 weeks or as mentioned in the schedule |

## Broken Bones

If an insured person suffers from a fracture caused by an accident, certified by a Specialist Medical Practitioner and confirmed by imaging investigations such as X-ray, then we will pay the percentage of the Sum Insured specified in the table below:

| Sr. No. | Fracture   | % of Sum Insured |
|---------|--|------------------|
| 1       | Injury to vertebral body resulting in spinal cord damage | 100%             |
| 2       | Pelvis   | 100%             |
| 3       | Skull (excluding nose and teeth)                         | 30%              |
| 4       | Chest (all ribs and breast bone)                         | 50%              |
| 5       | Shoulder (collar bone and shoulder blade)                | 30%              |
| 6       | Arm  | 25%              |
| 7       | Leg  | 25%              |
| 8       | Vertebra – vertebral arch (excluding coccyx)             | 30%              |
| 9       | Wrist (Colles' or similar fractures)                     | 10%              |
| 10      | Ankle  | 10%              |

| Sr. No. | Fracture              | % of Sum Insured  |
|---------|-----------------------|---|
| 11      | Coccyx                | 5%  |
| 12      | Hand                  | 3%  |
| 13      | Finger                | 3%  |
| 14      | Foot                  | 3%  |
| 15      | Toe                   | 3%  |
| 16      | Nasal Bone            | 3%  |
| 17      | Any other broken bone | Percentage as assessed by registered Medical Practitioner |

### III. MAIN EXCLUSIONS

1. Any existing disablement prior to the inception of the policy
2. Suicide, attempted suicide
3. Serving in military, armed forces
4. Under the influence of drugs, alcohol & other intoxicants
5. Participation in felony, riots, war etc
6. Exposure to nuclear, radioactive materials
7. Loss due to child birth or pregnancy

### IV. AGE ELIGIBILITY

1. Individual from age of 18 years to 70 years
2. Children from age of 3 years to 25 years as dependent
3. Life-Long Renewal for break free policy

### V. PERIOD OF COVER

|                     |          |
|---------------------|----------|
| Minimum policy term | 1 year * |
| Maximum policy term | 3 years  |

\* The product is also available for a term of less than 1 year, to provide coverage to specific events.

## VI. SUM INSURED

The maximum sum insured that can be offered is 144 times of monthly income of the proposer. Accidental Death Sum Insured will be the highest. The Sum Insured is based on the monthly income commensuration and risk class.

| Cover | Maximum multiplying factor on monthly income |         |                |
|-------|--|---------|----------------|
|       | Class 1                                      | Class 2 | Class 3        |
| AD    | 144  | 144     | 144            |
| PTD   | 144  | 144     | 144            |
| PPD   | 144  | 144     | 144            |
| TTD   | 24   | 24      | Not applicable |

- TTD - Maximum Sum Insured restricted to ₹50 Lakhs for Class 1, ₹25 Lakhs for Class 2.
- Non-working spouse-50% of Sum Insured for insured subject to maximum ₹10 Lakhs with TTD Sum Insured max ₹1 lakh (i.e. limited to ₹1000/- per week for 100 weeks).
- Dependent children from 3 years up to 25 years of Age - 25% of Sum Insured of the primary insured subject to maximum ₹5 lakhs without TTD.
- Unemployed/Students – AD, PTD, PPD can be given up to maximum of ₹10 Lakhs, without TTD.

In case of continuous renewals above age 70 years the sums insured commensuration would be as follows:

- Age 71 years to 75 years – 50% of the above commensuration table limits to a maximum of Rs 25 lacs
  - Age 76 -80 years – 25 % of the above commensuration table limits to a maximum of Rs 10 lacs
  - Age 80 years and above – Max Rs 5 lacs
  - In case of persons from 71 years to 80 years is having no gainful income, the maximum sum insured will be Rs 5 lakhs and above 80 years would be Rs 2.5 lakhs
- (TTD benefit is not available for the age above 70 years)

## VII. RATE OF PREMIUM PER MILLE: (Goods and Services Tax extra)

| Rate of Premium per mille in case the policy period is 1 year or more |                                  |               |               |                |
|---|----------------------------------|---------------|---------------|----------------|
|   | Cover                            | Risk Class 1  | Risk Class 2  | Risk Class 3   |
| <b>A</b>  | <b>Primary Covers</b>            |               |               |                |
| i   | Accidental Death                 | 0.4           | 0.6           | 0.9            |
| ii  | Permanent Total Disablement      | 0.1           | 0.2           | 0.35           |
| iii   | Permanent Partial Disablement    | 0.25          | 0.45          | 0.75           |
| iv  | Temporary Total Disablement      | 0.5           | 0.75          | Not applicable |
| <b>B</b>  | <b>Inbuilt Cover</b>             |               |               |                |
| i   | Repatriation and funeral benefit | Inbuilt cover | Inbuilt cover | Inbuilt cover  |

| Rate of Premium per mille in case the policy period is 1 year or more |                                 |  |                  |                  |
|---|---------------------------------|--|------------------|------------------|
| Cover   | Risk Class 1                    | Risk Class 2                                   | Risk Class 3     |                  |
| <b>C</b>  | <b>Additional Benefits</b>      |  |                  |                  |
| i   | Child Education Support         | 0.5  | 0.8              | 1.25             |
| ii  | Life Support Benefit            | 0.1  | 0.2              | 0.35             |
| iii   | Accidental Hospitalisation      | 1.5  | 2                | 3                |
| iv  | Accidental Medical expenses     | 20% loading on total premium of primary covers |                  |                  |
| v   | Hospital Cash Allowance         | ₹25 per ₹100/day                               | ₹30 per ₹100/day | ₹40 per ₹100/day |
| vi  | Loan Protector                  | 2  | 2.8              | 4.25             |
| vii   | Adaptation Allowance            | 0.7  | 0.75             | 0.8              |
| viii  | Family Transportation Allowance | 0.3  | 0.3              | 0.3              |
| ix  | Broken Bones                    | 2.89   | 2.89             | 2.89             |
| x   | Road Ambulance Cover            | 2.174  | 2.174            | 2.174            |
| xi  | Air Ambulance Cover             | 0.127  | 0.127            | 0.127            |
| xii   | Adventure Sports Benefit        | 0.75   | 1.20             | 1.88             |
| xiii  | Chauffeur Plan Benefit          | ₹119.5/-                                       | ₹119.5/-         | ₹119.5/-         |

- Premium for policies issued for a period of less than 1 year to provide coverage for specific events

Premium for policies issued for a period of less than 1 year

| Policy Period up to | Premium rate (as % of annual rate) |
|---------------------|------------------------------------|
| 1 month             | 20%                                |
| 3 months            | 40%                                |
| 6 months            | 75%                                |
| 9 months            | 90%                                |
| Exceeding 9 months  | 100%                               |

- Family Definition: Self, Spouse and maximum two dependent children.
- 10% family discount on the total premium if more than one family member is covered under the same policy.
- There will be no loading on premium for adverse claims experience.
- Terrorism is an inbuilt cover under Accident Suraksha Policy only in case where the policy holder is a victim of a terrorist act and not abetting terrorism.
- Repatriation and Funeral Benefit: The benefit payable towards expenses for burial or cremation, transportation of insured person's body to his/her city of residence and Funeral expenses together shall be limited to 1% of the Principal Sum Insured subject to maximum of ₹12,500/-.



- **Accidental Hospitalisation:** We will reimburse the reasonable and customary charges for Medical Expenses incurred for the inpatient care of insured person in India, up to a limit of Sum Insured as mentioned in the policy schedule subject to a maximum of ₹10 Lakh.
- **Hospital Cash Allowance:** If the insured person suffers an injury during the policy year that requires insured person's hospitalisation for inpatient care, then we will also make payment of maximum of amount as mentioned in the schedule for each completed day of hospitalisation in India, for a maximum period of 30 days per policy period mentioned in the schedule provided that the hospitalisation commences within the same policy period.
- **Adaptation allowance:** The maximum amount payable under this cover shall be limited to 10% of the Permanent Total Disablement Sum Insured or as mentioned in the policy schedule, whichever is less, subject to a maximum of ₹50,000.
- **Family transportation allowance:** The maximum amount payable for this cover shall be limited to 10% of the Principal Sum Insured or as mentioned in the policy schedule, whichever is less, subject to maximum ₹50,000.
- **Road Ambulance Cover:** We shall reimburse the actual expenses of the transfer to the nearest hospital or up to a maximum amount as stated in the Policy Schedule, subject to a valid claim being admissible under the Primary Cover(s) of the policy.
- **Air Ambulance Cover:** We will pay the expenses incurred for ambulance transportation in an airplane or helicopter for rapid ambulance transportation up to a maximum amount as stated in the Policy Schedule.
- **Adventure Sports Benefit:** The Sum Insured for this cover shall be limited to 50% of Sum Insured under Accidental Death benefit to a maximum of ₹50,00,000.
- **Chauffeur Plan Benefit:** The company will pay the daily amount up to the Sum Insured up to a maximum of 30 days mentioned in the Schedule.
- **Long term policy discount:** Long term discount will be given in case the Policy term is more than 1 year. Long term discount is applicable in case of single payment.

| Policy Tenure | Long-Term Discount |
|---------------|--------------------|
| 1 year        | Nil                |
| 2 years       | 5%                 |
| 3 years       | 10%                |

## VIII. FREE LOOK PERIOD

The free look period shall be applicable at the inception of the policy.

1. The insured will be allowed a period of at least 15 days from the date of receipt of the policy, except for those policies with tenure of less than a year, to review the terms and conditions of the policy and to return the same if not acceptable.
2. If the insured has not made any claim during the free look period, the insured shall be entitled to:
  - a) A refund of the premium paid less any expenses incurred by the insurer on medical examination of the insured persons and the stamp duty charges or;
  - b) where the risk has already commenced and the option of return of the policy is exercised by the policyholder, a deduction towards the proportionate risk premium for period on cover or;
  - c) Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

## IX. CLASSIFICATION OF OCCUPATIONS FOR PURPOSES OF RATING

### Class I:

Accountants, Doctors, Lawyers, Architects, Consulting Engineers, Teachers, Bankers, persons engaged in administrative functions, persons primarily engaged in occupations of similar hazard.

### Class II:

Builders, Contractors, Sales executives and Engineers engaged in superintending functions only. Veterinary Doctors, paid drivers of motor cars and light motor vehicles and persons engaged in occupations of similar hazard and not engaged in manual labor.

All persons engaged in manual labor (Except those falling under Group III) Cash Carrying Employees, Garage and Motor Mechanics, Machine Operators, Drivers of trucks or lorries and other heavy vehicles, Professional Athletics and Sportsmen, Woodworking Machinists and persons engaged in occupations of similar hazard.

### Class III:

Persons Working in underground mines, explosives, magazines, workers involved in electrical installation with high tension supply, Jockeys, Circus personnel, Persons engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hand gliding, river rafting, polo and persons engaged in occupations/activities of similar hazard.

## CLAIM ASSISTANCE

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The claims would be serviced through In-House Health Administrator, Future Generali Health (FGH) Team. The claim documents can be submitted directly to the below mentioned address.

Claims Department: Future Generali Health (FGH), Future Generali India Insurance Company Ltd.,  
Office No. 3, 3rd Floor, Building A, G - O - Square, Sr. No. 249-250, Near Mankar Chowk, Aundh Hinjewadi Link Road, Wakad,  
Pune, Maharashtra-411 057

It is mandatory to intimate the accidents to Future Generali through: Email ID - [fgf@futuregenerali.in](mailto:fgf@futuregenerali.in)

For any claim related queries please call:

Toll free number - 1800 209 1016 / 1800 103 8889

Toll free Fax - 1800 209 1017 / 1800 103 9998

Email ID - [fgf@futuregenerali.in](mailto:fgf@futuregenerali.in)

In case of any service requirement, do call our care lines below:

1800-220-233, 1860-500-3333, 022-67837800

For further details, please refer to the policy wordings.

## **DISCLAIMER**

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The information in this brochure is only indicative in nature. For details of the coverage and exclusions please contact our nearest office.

## **WHY CHOOSE FUTURE GENERALI?**

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Future Generali India Insurance Company Limited is a joint venture between Future Group – the game changers in Retail Trade in India and Generali – a 187 years old global insurance group featuring among the world's 60 largest companies\*. The company was incorporated in September 2007 with the objective of providing retail, commercial, personal and rural insurance solutions to individuals and corporates to help them manage and mitigate risks. Future Generali India has been aptly benefitting from the global Insurance expertise in diverse classes of products of Generali Group and the Indian retail game changers Future Group. Having firmly established its credentials in this segment and effectively leveraging on the skill set of both its JV parents, Future Generali India has evolved to become a Total Insurance Solutions Company.

\*As per Fortune Global 500 Ranking (2017)

Future Generali India Insurance Company Limited

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UIN: FGIPAIP18040V021718  
ISO Ref. No.: FGH/UW/RET/137/02

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