



INDIVIDUAL PERSONAL ACCIDENT POLICY (Accidental Death & Disablement only)

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No matter how good your health is, an accident can take place any time, anywhere. It can leave you or your family in severe financial hardship and ruin the comfort that you have worked so hard to provide to them.

You can now safeguard yourself and your family against such hardships by opting for Individual Personal Accident Policy (Accidental Death and Disablement only), underwritten by Royal Sundaram General Insurance Co. Limited.

This is a round the clock, worldwide cover towards accidental death/disablement. This product offers you renewal for life long.

In an unfortunate incident of fatal accident, the nominee will be getting the sum insured. In case of an accident resulting in permanent total or partial dismemberment/disablement of organs, the assured benefit will be paid to you.

This product comes to you at competitive premium rates with choice of Sum Insured to suit your earnings.

Who is providing this Insurance?

Royal Sundaram General Insurance Co. Limited is underwriting Individual Personal Accident Policy (Accidental Death & Disablement only).

What are the benefits under this scheme?

The following table illustrates the benefit under different sum insured options and the premium you would require to pay for a coverage for two years period.

PREMIUM

(₹)

Coverage	Sum Insured			
	Plan 1	Plan 2	Plan 3	Plan 4
Death	25,00,000	50,00,000	75,00,000	1,00,00,000
PTD	25,00,000	50,00,000	75,00,000	1,00,00,000
PPD	12,50,000	25,00,000	37,50,000	50,00,000

Coverage	Sum Insured			
	Plan 1	Plan 2	Plan 3	Plan 4
Final premium for 2 years	6,952	13,907	20,860	27,814

The above premium is inclusive of 18% Goods and Services Tax.

The GST rate is subject to change, as and when there is an amendment passed by the Government. This product has life long renewal. Renewal premium for insured members above the age of 71, will be charged based on applicable premium rates prevailing at the time of their renewal.



What are the key features?

- Round the clock cover
- Coverage for 2 years period
- Renewable every 2 years
- Worldwide coverage
- High Sum Insured supporting your earning levels
- No medical documents required
- Partial disablement coverage
- Cumulative bonus of 5% for every claim free year up to 25%
- Life long renewal

What are the eligibility criteria?

- Proposing to cover self is mandatory
- Coverage offer is also available for earning spouse and earning children. This is subject to acceptance of cover to proposer.
- Proposed persons should be aged between 18 years and 70 years

How to Apply?

- Just fill in the proposal form with all relevant details
- Fill in a self declaration form for your annual income (For SI of ₹25 lakhs only)
- If any other family members are proposed fill in declaration form for their annual income (For SI of ₹25 lakhs only)
- For proposal for sum insured ₹50 lakhs, ₹75 lakhs and ₹1 crore attach latest Form 16 for all persons proposed (Latest IT Return copy for non salaried persons)
- Net worth certificate wherever applicable may be provided.

Is there any eligibility criteria for Sum Insured?

8 times of annual income is considered for deriving the Sum Insured to be offered.

For Example:

Persons with annual income of ₹8 lakhs will be considered for offer of Sum Insured of ₹50 lakhs as they will fall short for consideration of Sum Insured of ₹75 lakhs.

When does the cover start?

Cover shall start from the time and date when premium is received by Royal Sundaram General Insurance Co. Limited.

When does the cover end?

The cover shall cease

- Once the two year tenure of policy is completed
- Once a claim is made and found admissible (for Death & PTD where 100% SI is payable)

Can I opt out of this scheme at any time?

While it is always wiser not to opt out of this scheme which provides you and your family financial support, you can opt out at anytime during the tenure of the policy.

What are the claim procedures?

In the event of a claim, immediate intimation should be given to Royal Sundaram in writing or over phone. Royal Sundaram will be issuing a claim form to be completed and submitted along with required documents for substantiating the claim. Any intimation after 30 days from date of accident will make the claim invalid.

Is there any chance for rejection of claim by Insurer?

All valid claims supported by required evidence will be processed in accordance with policy provisions. However, if the documents are not in order or the claim is not valid under purview of policy conditions then Insurer may reject the claim. In such cases of rejection, corporate agent will not be liable to make any payment.

Which occupations are considered as Hazardous by Insurer?

Aircraft pilots and crew, Armed Forces personnel, Artistes engaged in hazardous performances, Aerial crop sprayer, Bookmaker (for gambling), Demolition contractor, Explosives users, Fisherman (seagoing), Jockey, Marine salvager, Miner and other occupations underground, Off-shore oil or gas rig worker, Policeman, Pop Musicians. Professional sports person, Roofing contractors and all construction, maintenance and repair workers at heights in excess of 50ft/15m, Saw miller, Scaffolder, Scrap metal merchant, Security guard (armed). Steeplejack, Stevedore, Structural steelworker, Tower crane operator, Tree feller, Ship crew, Travel agency business, Air coupon & ticket business

BENEFITS

1. If at any time during the currency of this policy, the Insured person shall sustain any bodily injury resulting solely and directly from accident caused by external, violent and visible means then the Company shall pay to the Insured or his legal personal representative(s) as the case may be, the sum or sums hereinafter set forth, that is to say:
 - a) If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured, the Capital Sum Insured(CSI) stated in the Schedule hereto.
 - b) If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of

- i) sight of both eyes, or of the actual loss by physical separation of two entire hands or two entire feet, or of one entire hand and one entire foot, of such loss of sight of one eye and such loss of one entire hand or one entire foot, the Capital Sum Insured stated in the schedule hereto.
- ii) Use of two hands or two feet or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one hand or one foot, the Capital Sum Insured stated in the Schedule hereto.
- c) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of
- i) The sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of the Capital Sum Insured stated in the Schedule hereto
- ii) Total and irrecoverable loss of use of a hand or a foot without Physical separation, fifty percent (50%) of the Capital Sum Insured stated in the Schedule hereto.
- NOTE: For the purpose of Clause (b) and Clause (c) above, 'physical separation' of a hand means separation at or above the wrist and of the foot at or above the ankle.
- d) If such injury shall, as a direct consequence thereof, immediately, permanently totally and absolutely, disable the insured person from engaging in any employment or occupation of any description, whatsoever, then a lump sum equal to hundred percent (100%) of the Capital Sum Insured (CSI) stated in the schedule hereto.
- e) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and/or partial and irrecoverable loss of use or of the actual loss by physical separation of the following, then the percentage of the Capital Sum Insured as indicated below shall be payable:

Sl. No		Percentage of Capital Sum Insured
1.	Loss of toes - all	20%
	Great - both phalanges	5%
	Great -one phalanx	2%
	Other than great, if more than one toe lost each	1%
2.	Loss of hearing - both ears	75%
3.	Loss of hearing - One ear	30%
4.	Loss of four fingers and thumb of one hand	40%
5.	Loss of four fingers	35%
6.	Loss of thumb - both phalanges	25%
	- One phalanx	10%
7.	Loss of index finger - three phalanges	10%
	- two phalanges	
	- one phalanx	
8.	Loss of middle finger - three phalanges	6%
	- two Phalanges	
	One phalanx	
9.	Loss of ring finger - three phalanges	5%
	- two phalanges	
	- one phalanx	
10.	Loss of little finger - three phalanges	4%
	- two phalanges	
	- one phalanx	
11.	Loss of metacarpals - first or second (additional)	3%
	- third, fourth or fifth (addnl)	
12.	Any other permanent partial disablement	percentage as assessed by the panel doctor of the Company.

APPLICATION

Once you decide to apply for the plan, the applicable premium depending upon the plan chosen by you will be debited from your Credit Card or Bank Account. Your coverage begins from the date the premium is received by Royal Sundaram towards your Individual Personal Accident Policy (Accidental Death & Disablement only). Royal Sundaram will issue the policy and send it to your mailing address.

EXITING THE PLAN

Should you wish to cancel your Individual Personal Accident Policy (Accidental Death & Disablement only) coverage, you can contact Royal Sundaram General Insurance Co. Limited through the contact details shared in this brochure.

FREE LOOK / REFUND DETAILS

This plan, at inception, has a free look period of 15 days from the date of receipt of policy. On review of the policy terms and conditions, If you are not satisfied with this plan, then you can cancel your plan within this 15 days free look period. You shall be eligible for a refund of premium, after deducting applicable risk premium, less the cost of medical examination incurred by the Company and stamp duty charges, where applicable, provided your intimation of cancellation reach us within the free look period. Your policy documents will reach you within 15 days from the date of debit of your card / account.

In case you cancel your coverage after the free look period, refund of premium shall be as per the short period rates mentioned in the Policy.



IMPORTANT EXCLUSIONS*

- Intentional self injury, suicide or attempted suicide
- Death, injury or disablement while under the influence of alcohol
- Death, injury or disablement while engaged in defined hazardous occupations or sports
- Death, injury or disablement as a direct consequence of pregnancy
- Death, injury or disablement as a direct consequence of war & allied perils and nuclear perils
- Nuclear, chemical, biological Terrorism.
- Any claim in respect of pre existing conditions

#The above is the important list of exclusions. For detailed list refer to policy terms and conditions, which will be made available on request.

RENEWAL DISCLOSURE

Premium will be charged based on the age band in the premium table and is subject to a maximum increase of 25%. Any further increase subject to IRDAI's approval.

Any change in the terms of cover during renewal shall be subject to IRDAI's approval and a notice of 90 days before expiry of the policy shall be given.

There will be a 30 day grace period available to you from the expiry date to renew your policy. However there will be no coverage during the period of break in insurance.

Even in the event of the individual ceasing to be a customer of the bank / corporate agent, the existing policy shall be renewed under normal circumstances on the terms and conditions prevailing at the time of expiry of the policy.

Summary

This brochure is only a brief summary of Individual Personal Accident Policy (Accidental Death and Disablement only). This is not an insurance contract or an offer of insurance. The coverage will be subject to the terms & conditions of the Individual Personal Accident Policy (Accidental Death and Disablement only) issued by Royal Sundaram General Insurance Co. Limited.

UIN: IRDAI/NL-HLT/RSAL/P-H/V.1/215/13-14

Disclaimer

Individual Personal Accident Policy (Accidental Death & Disablement only) is underwritten and issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. The Individual Personal Accident Policy (Accidental Death & Disablement only) of Royal Sundaram is approved by IRDAI.

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 the 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 published prospectus or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Complaints/Grievances

In case of complaints/Grievances please call Royal Sundaram General Insurance Co. Limited.

Toll No: 1860 425 0000 or E-Mail: customer.services@royalsundaram.in

ABOUT ROYAL SUNDARAM


Royal Sundaram General Insurance Co. Limited is the first private non-life Insurance Company licensed to operate in India. Started in the year 2000, Royal Sundaram offers a range of innovative general Insurance products which includes Health, Personal Accident, Home and Travel Insurance for individual customers. The company's Accident and Health claims process received ISO 9001-2008 certification for its effective customer service delivery. For commercial clients, Royal Sundaram offers a wide range of specialised insurance covers in Fire, Marine, Engineering, Liability and Business Interruption risks.

The company also offers specially designed products to the Small and Medium Enterprises and rural customers.

REACH US

 Call: 1860 425 0000

 Email: customer.services@royalsundaram.in

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Royal Sundaram
General Insurance

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097. Registered Office: 21, Patullus Road, Chennai - 600 002.
Royal Sundaram IRDAI Registration No.102 | CIN-U67200TN2000PLC045611

INDIVIDUAL PERSONAL ACCIDENT POLICY (Accidental Death & Disablement only)



To ensure correct processing, please complete all sections in CAPITAL letters.

Campaign code - C081

PLEASE TELL US ABOUT YOURSELF (APPLICANT DETAILS)

Title Mr. Ms. Others (please Specify) Name
First Name Middle Name Last Name

Customer Segment

Postal Address

City State Pincode

Landmark

Date of Birth Married Yes No E-mail* PAN No.*

Telephone (Office) (Area Code - Phone Number) (Residence) (Area Code - Phone Number) Mobile Number* (Area Code - Phone Number)
#Mobile number and Email is mandatory

Nominee Name : _____ Nominee Relationship to Applicant : _____

Is your nominee also proposed for cover in this policy Yes No

* Mandatory if premium under this application is Rs. 50,000 or more

PLEASE TICK AGAINST THE APPLICABLE DESCRIPTION, IF YOU FALL UNDER ANY OF THE BELOW LISTED CATEGORIES. IF YOU FALL UNDER MORE THAN ONE OF THE LISTED TITLES BELOW, PLEASE TICK AGAINST ALL THE APPLICABLE HEADS.

Head of State or of Government Senior Politician Senior Government/Judicial/Military Officer
 Senior Executive of State-Owned Corporation Important Political Party Official

DETAILS OF MEMBERS TO BE COVERED

Sl. No.	Name	Gender	Relationship with the Applicant	Date of Birth (DD/MM/YYYY)	Sum Insured	Annual Income	Occupation	Nominee		Premium Amount
								Name	Relationship with the Insured Person	
1.			Self	DD/MM/YYYY						
2.				DD/MM/YYYY						
3.				DD/MM/YYYY						
4.				DD/MM/YYYY						
5.				DD/MM/YYYY						
6.				DD/MM/YYYY						
Sum Insured & Premium Details										Total Premium Amount ₹

Individual Personal Accident Policy (Accidental Death & Disablement only) (₹)

Coverage	Sum Insured			
Death - Sum Insured ₹	25,00,000	50,00,000	75,00,000	1,00,00,000
PTD [†] - Sum Insured ₹	25,00,000	50,00,000	75,00,000	1,00,00,000
PPD ^{**} - Sum Insured ₹	12,50,000	25,00,000	37,50,000	50,00,000
Final Premium for 2 years** ₹	6,952	13,907	20,860	27,814

**The above premium is inclusive of 18% Goods and Services Tax.
 The GST rate is subject to change, as and when there is an amendment passed by the Government.

[†]PTD stands for Permanent Total Disablement and coverage will be as given below.

- 100% of chosen sum insured, for Loss of 2 limbs (Hand/foot), Loss of 2 eyes or Loss of 1 eye and 1 limb.
- 50% of chosen sum insured, for Loss of 1 limb or Loss of 1 eye.

^{**}PPD stands for Permanent Partial Disablement and covers a loss of other body parts, as per the defined percentages given in the brochure.

Have you or other family members proposed, ever suffered or suffering from any symptom of physical or mental diseases/illnesses/infirmity or medical conditions or any congenital anomalies or developmental anomalies or any other medical complaints or sustained any accident and/ or diagnosed with any disease / illness or have received any treatment or undergone any surgery for any diseases / illness? Yes No

If yes, give details for each person proposed

Sl. No	Name of the Proposed Person	Nature of illness/disease/injury	Date first diagnosed	Treatment taken/now being taken/surgery done	Name of the attending medical practitioner with phone number
1					
2					
3					
4					
5					
6					

Are there any additional facts affecting the proposed Insurance which should be disclosed to Insurers?: _____

Do you have any other Health Insurance / Mediciam / Personal Accident Insurance Policies under any other schemes including credit cards, employee schemes etc. (from Royal Sundaram or any other company) Yes No

If Yes, please give the following details

Health / Mediciam/ PA	Name of the Person covered	Name of the Company	Policy Number	Period of Insurance	Sum Insured

DECLARATION

I declare that persons proposed include my family members and they are not engaged in high - risk occupation. I also declare that I have explicitly given information of any pre - existing disease that they have and understand that such pre - existing medical conditions will not be covered under the policy (as per policy conditions). I/We hereby declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.

I understand that the information provided by me will form the basis of the insurance policy, is subject to the Board approved underwriting policy of the insurance company and that the policy will come into force only after full receipt of the premium chargeable.

I/We further declare that I/we will notify in writing any change occurring in the occupation or general health of the life to be insured/applicant after the proposal has been submitted but before communication of the risk acceptance by the company.

I/We declare and consent to the company seeking medical information from any doctor or from a hospital who at anytime has attended on the life to be insured/applicant or from any past or present employer concerning anything which affects the physical or mental health of the life to be assured/applicant and seeking information from any insurance company to which an application for insurance on the life to be assured/applicant has been made for the purpose of underwriting the proposal and/or claim settlement.

I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/or claims settlement and with any Governmental and/or Regulatory authority.

This proposal shall form the basis of contract of Insurance. If any statements, answers, particulars are untrue or incorrect, the insurer shall incur no liability under this insurance. I hereby agree to apply on behalf of myself and / or my family members to the Individual Personal Accident Policy (Accidental Death & Disablement only) offered by Royal Sundaram General Insurance Co. Limited. I am aware that the entire amount of the initial premium needs to be paid for the insurance policy to come into force and the renewal premia is subject to change as per the relevant age band and service tax rates, amended by Govt. of India, Ministry of Finance. I hereby authorize the bank to debit my bank account / credit card and pass on the proceeds to the insurance company. This debit authority will stay in force till such time that I make a written representation to cancel the said instruction.

I understand that the corporate agent will earn 15% as commission on this policy in their capacity as the licensed Corporate Agent of Royal Sundaram General Insurance Co. Limited.

Please note that suppression of information about pre existing disease at the time of application will make the contract void from inception

I confirm that I have understood all the terms, conditions, coverages, and exclusions (related to: Pre - Existing diseases and other permanent exclusions) and I accept them.

I understand that the company may terminate the policy immediately, from inception, on grounds of misrepresentation, false representation of a matter of fact or non-disclosure of material fact by the applicant / Insured and in such case the Company shall not refund any portion of the premium to the applicant.

All insurance applications are subject to the Insurance Company's under writing and acceptance.

This policy is underwritten by Royal Sundaram General Insurance Co. Limited with its registered office at No. 21, Patullas Road, Chennai 600 002. For more details on risk factors, please read the policy terms and conditions, which can be made available on request, before concluding the sale.

SECTION 41 OF THE INSURANCE ACT, 1938 - PROHIBITION OF REBATES

- 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 the 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 published prospectus or tables of the Insurer.
- Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Signature : _____

Date:

Place : _____

For detailed terms and conditions, please refer insurance policy document.

FOR INTERNAL USE

SP Name _____ SP Employee ID _____

SP Branch _____ SP Code _____ SP Signature _____

UIN: IRDAI/NL-HLT/RSAL/P-H/V.I/215/13-14



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General Insurance

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Royal Sundaram IRDAI Registration No.102 | CIN-U67200TN2000PLC045611

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🌐 www.royalsundaram.in

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