

Frequently Asked Questions

(Group Personal Accident Insurance for Employees of RAI Members)

What is Personal Accident Insurance?

Personal Accident is an insurance cover wherein, in the event of the person sustaining bodily injuries resulting solely and directly from an accident caused by EXTERNAL, VIOLENT & VISIBLE means, resulting into death or permanent total disablement.

What is Permanent Total Disablement?

The bodily injury that totally, irrecoverably and absolutely prevents you from engaging in any kind of occupation. Total and Irrevocable loss of limb is also called Total Disablement.

What is the period of the policy?

Policy will be only for 1 year.

The Name of Insurance Company offering the cover

The Oriental Insurance Co.Ltd., Andheri Divisional Office, Mumbai

What type of events is covered under Personal Accident Insurance?

An accident may include events like:

- Rail / Road / Air Accident.
- Injury due to any collision/fall.
- Injury due to Bursting of gas cylinder,
- Snake-bite, Dog Bite
- Burn Injury, Drowning, etc.
- All external, accidental means beyond control of the Insured. All of the above leading to accidental death and or permanent disability.
- These are only illustrative and not an exhaustive list of type of accidents.

What is scope of cover & benefits available under Personal Accidental cover offered?

- Personal Accidental policy covers accidental death, permanent total disability and add on benefits as below:
- Death due to accident – 100% of the Sum Insured
- Permanent Total Disability

- Dismemberment

Are minor injuries covered in this insurance policy?

No. Accident leading to permanent disability is covered under the policy.

Whether are there any territorial restrictions applicable to the policy?

No, the coverage under this policy is **WORLDWIDE** however, claims, if any, will be paid in Indian currency only

What are the documents to be submitted?

For Permanent total disability:

- Claim form
- Treating Doctor's Medical Report
- Original Disability Certificate from the Competent Authorized Doctor with the percentage of disability
- Copy of Admission/ discharge card with complete medical records including Investigation/ Lab reports
- Copy of FIR & Panchanama

For Accidental Death:

- Completed Claim Form
- FIR Copy
- Death Certificate
- Postmortem Report
- Pan card copy
- Nominee relationship proof

Original all bills for reimbursement of Accident Medical expenses, Repatriation Of Remains/ Funeral expenses or ambulance charges

What is the intimation TAT after the incident arriving for claim?

On event of a claim customer has to notify Edelweiss within 7 days

In the event of claim whom the claim to be intimated and where

The claim to be intimated to claims@edelweissfin.com. Or you may call and intimated the same to 022 66242667.

Or you may call to Uday Jadhav On 09619 028303

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If a plane crashes while travelling is it covered?

Yes, as it is an accident.

What information is required at the time of submission?

The HR/Finance Head has to share all the employees proposed to be insured data in one go by uploading on the link/sending email to Edelweiss Team.

Data Required:

- Corporate Name
- Employee Code
- Employee Date of Birth
- Nominee Relationship (Immediate Blood Relation)
- Nominee Date of Birth
- Employee Residential address

How do we submit the information?

As mentioned in Above Points.

How can we make the payment?

Insurer's NEFT details shall be shared with HR/Finance Head of the Corporate. The consolidated premium of all employees proposed to be insured has to be paid in single go by the corporate through NEFT or cheque in favor of the insurance company.

What are the timelines for making the payment?

Payment window will open from 29th November to 5th December 2015. If corporate is issuing the cheque then the physical copy of the cheque has to reach Edelweiss at Nariman Point office in Mumbai by 6th December 2015.

What is the duration of the cover?

12th December 2015 to 11th December 2016.

What is the process for claim?

Already Explained Above.

Will each employee get a welcome kit? What are the documents shared in the welcome kit?

No welcome kit shall be shared. Corporate will receive in one email from Edelweiss the certificates of all employees insured or for whom the premium has been received. This shall be done from 8th December to 11 December 2015.

If employee is interested in taking a cover for his family can he do so? If yes, what will be the process for the same?

No.

What will this policy cover?

All ready Explained Above.

Does this policy have cashless facility? Which hospitals are covered under this?

No. Its an Accident policy.

How long will it take for processing the claim?

After submitting all claim documents in 30 days the claim shall be settled.

Is hospitalization necessary? In case of fracture due to accident is the employee eligible to make a claim?

The policy cover accident death and permanent total disability.

How many claims can an employee make in a year?

In the unfortunate event of dismemberment or Permanent Total Disability employee can make multiple claims in a year.
In the event of Death only one single claim can be made during currency of the policy.

Is there any upper limit or ceiling for the claim?

Sum Insured is the limit of liability under the policy.

Is this claim valid only for retail employees? Can we cover our channel sales team too

The Personal Accident scheme is available for Members of RAI. Employees of members can be covered under the scheme.