

*Care@RAI - Personal accident in association
with Edelweiss*

PERSONAL ACCIDENT COVER

Insurer will pay the Principal Sum shown in the Policy Schedule if Injury to the Insured results in loss of life due to accidental death and permanent total disability .



Highlights:

- Coverage is for – Accidental Death/Dismemberment/Permanent Total Disability
- Rs.2/- lakhs cover is available for Rs.2/- per month & Rs.3/- lakhs cover for Rs.3/- per month.
- Period of cover is for 1 year.
- The policy cover is for world wide and is a 24 hours cover.
- Simple claim procedure
- Simple Enrollment process



Exclusions

The Company will not be liable under the Policy in respect of loss or damage due to –

- 1. Any pre-existing disability, condition or any complication arising from it; or**
- 2. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; or**
- 3. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War; or**
- 4. Being use/abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed; or**
- 5. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion or.**
- 6. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft apart from a Scheduled Airline; or whilst engaged in aviation or ballooning, or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.**
- 7. Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or**



Exclusions

- 8. Payment of compensation in case of death of or bodily injury to the Insured person from Nuclear damage caused by, contributed to, by or arising from ionising radiation or contamination by radioactivity from:
 - (i) any nuclear fuel or from any nuclear waste; or**
 - (ii) from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission);**
 - (iii) nuclear weapons material;**
 - (iv) nuclear equipment or any part of that equipment; or****
- 9. The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, or Congenital anomalies or any complications or conditions arising there from; or**
- 10. Participation in winter sports, skydiving/parachuting, hand gliding, bungee jumping, scuba diving, ballooning, 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 Nautical miles), participation in any Professional Sports, any bodily contact sport or/and any other hazardous or potentially dangerous sport for which You are untrained.**
- 11. Death or disablement resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or**



Exclusions

12. For any loss to which a contributing cause was Your actual or attempted commission, or wilful participation in, an illegal act or any VIOLATION or attempted violation of the law or resistance to arrest or insured person committing any breach of law with criminal intent

In addition to the General Exclusions listed in this Policy this coverage section shall not cover loss caused directly or indirectly, wholly or partly by:

- a. infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease;**
- b. Medical or surgical treatment except as may be necessary solely as a result of Injury.**



Premium Payment

Sum Insured	Annual Premium to be paid advance (Including ST)
2,00,000	28
3,00,000	41



Claim process for 'Personal Accident coverage'

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



Customer has to download corresponding documents from website



Edelweiss will analyse the claim.



settled in the favour of the beneficiary. Claim amount will be transferred by NEFT to the



In absence of NEFT a cheque will be issued in favour of the nominee/beneficiary.



Documents to be submitted:

For Permanent total disability:

- ▶ Duly Filled and Signed Claim form
- ▶ Treating Doctor's Medical Report
- ▶ Original / Attested copy of Police Inquest 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
- ▶ Original / Attested copy of Copy of FIR & Panchanama
- ▶ Newspaper Cutting about incident if, any

For Accidental Death:

- ▶ Duly Filled and signed Claim Form
- ▶ Original / Attested copy of FIR Copy & Panchanama
- ▶ Original / Attested copy of Police Inquest Report
- ▶ Original Death Certificate
- ▶ Original / Attested copy of Postmortem Report
- ▶ Pan card copy
- ▶ Nominee relationship proof
- ▶ Newspaper Cutting about incident if, any



FAQs

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.

What is the period of the policy?

Policy will be only for 1 year.

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,
- Burn Injury, Drowning, etc.
- (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



FAQs

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.



FAQs

What is the insurance amount covered on disability of different body parts?

Death	In case of a death due to accident, the policy would pay 100% Sum Assured to the nominee
Permanent Total Disablement	<p>This means that in case there is a permanent total disability, in which a person is disabled for life, 100% sum assured is paid to the person</p> <p>Example – Loss of both hands or both feet one hand and one feet one (hand or foot) and an eye loss of sight of both eyes OR speech OR Hearing of both ears</p>

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

If a plane crashes while travelling is it covered?

Yes, as it is an accident.



FAQs

THANK YOU

