

# GROUP PERSONAL ACCIDENT INSURANCE POLICY

PRESENTATION

BY



Accurate Risk Managers & Insurance Brokers Pvt. Ltd.



# Benefit policy

- Concept of Capital Sum Insured
- Taken by a corporate to cover the employees
- Corporate – Insured
- Employers – Insured Person



# Scope of Cover

Policy pays insured in case of :

Benefit Table	Coverage
A	Accidental Death
B	Accident Death + loss of limbs + loss of eyes + Permanent Total Disablement
C	Accident Death + loss of limbs + loss of eyes + Permanent Total Disablement + Permanent Partial Disablement
D	Accident Death + loss of limbs + loss of eyes + Permanent Total Disablement + Permanent Partial Disablement + Temporary Total Disablement



# Exclusions

Death injury or disablement due to

- Intentional self injury
- Suicide
- Intoxicating liquor or drugs
- While engaging in aviation or ballooning
- Venereal disease or insanity
- Resulting from Insured committing a breach of law with criminal intent
- War and nuclear perils
- Caused by childbirth or pregnancy



# Extensions

- Medical expenses reimbursed subject to maximum of 40% of valid claim or 10% of relevant Sum Insured whichever is less
- Hospital Confinement allowance-payment of a daily benefit for a maximum period of 30 days for hospitalization due to an accident for which a claim is admitted



# Basis of Assessment

Injury	Explanation	Benefit
Death		100% of SI
PTD	Actual – loss of limbs, loss of sight, loss of one hand/one limb, one limb & one eye, loss of use of above Totally/permanent incapacitated to work	100% of SI
PTD	Actual – loss of one limb, loss of one eye, loss of one hand, loss of use of above	50% of SI
PPD	As certified by physician	% as certified by physician



# Basis of Assessment contd.

## TTD benefits

- Payable so long as the insured person be totally disabled from engaging in any employment or occupation of any description whatsoever
- 1% of SI
- One week max of Rs. 5000/-
- Max of 100 weeks

## Additional amount payable

- Carriage of Dead Body – In event of death due to Accident, expenses for transportation of Insured's dead body, reimbursed subject to a maximum of 2% of CSI or Rs 2500/- whichever is less



# Information required from client to quote

- No. of lives to be covered
- Sum Insured per life
- Nature of industry of client
- Benefit table required
- Medical extension add-on required or not
- Past 3 years claims data





# Contact Us



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**WISH YOU ALL THE BEST**

THANK YOU

