

A minimum of 48 hours hospitalisation is required for a claim to be admitted under this benefit.

Education Grant:

In the event of the death or permanent total disablement (PTD) of the Insured Person due to an accident, the Company shall pay the sum as stated below

- A maximum of ₹5,000/- in case there is one dependent child.
- A maximum of ₹10,000/- in case there are two dependent child

The payment as above will be made along with the CSI to the same person/s who is/are entitled to receive the CSI.

Provided that if there be any other subsisting Personal Accident Insurance/s covering the Insured Person, total benefits under this grant, under all such Policies, shall be limited to maximum sum stated as above.

The amount so payable shall be borne by all Policies in proportion to the original Capital Sum Insured.

Transportation Expenses of Mortal Remains:

In the event of the death of the Insured Person due to an accident, as defined in the Policy outside his/her residence, the Company shall pay a lump sum of ₹5,000/- for transportation of Insured Person's dead body to the place of his/ her residence.

IMPORTANT EXCLUSIONS**

The Company shall not be liable to make any payments in respect of:

1. Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance.
2. Any claim in respect of Pre-existing conditions.
3. Any claim if the insured acts against the advice of a physician.
4. Any claim arising out of Accidents that the Insured Person has caused intentionally or by committing a

crime or as a result of drunkenness or addiction (drugs, alcohol).

5. Any claim arising out of mental disorder, suicide or attempted suicide self-inflicted injuries, or sexually transmitted conditions, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immuno Deficiency Syndrome), insanity and/or any mutant derivative or variations thereof howsoever caused.
6. Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from.
7. Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure, capture, arrest, restraints, detentions of all kings, princes and people of whatever nation, condition or quality whatsoever.
8. Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
9. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
 - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
 - b) Nuclear weapons material.
 - c) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

10. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons.

11. Participation in Hazardous Sport / Hazardous Activities.

12. Persons who are physically and mentally challenged, unless specifically agreed and endorsed in the policy.

13. Self exposure to needless peril (except in an attempt to save human life).

14. Any loss of which a contributing cause was the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.

15. Payment of compensation in the event of a rail accident except if the accident is directly caused/occurring while

- Boarding / travelling / alighting from a train.
- Within the railway area to which a public has got right of access.

**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.

The sum insured can be enhanced at the time of renewal up to a maximum of 100% of the expiring sum insured if there are no claims lodged / paid during all years of insurance and the age of the insured person is under 45 years. Such increased sum insured shall however not be applicable for treatment of diseases contracted prior to such increase and also in respect of any pre-existing diseases at the time of enrolment under this policy. However the quantum of increase shall be at the discretion of the company.

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.

This product can be ported to another company before the renewal date. In case you wish to port, to ensure continuous coverage of the policy with out any break in insurance, please get in touch with the other insurance company 45 days before the renewal date to initiate the necessary porting formalities there.

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 Personal Accident Care Platinum Insurance. This is not an insurance contract or an offer of insurance. The coverage will be subject to the terms & conditions of the Personal Accident Care Platinum Insurance. issued by Royal Sundaram General Insurance Co. Limited.

UIN: IRDAI/NL-HLT/RSAI/P-P/V.1/187/13-14

Disclaimer

Personal Accident Care Platinum Insurance product 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 Personal Accident Care Platinum Insurance product 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

Log on to: www.royalsundaram.in

Follow us on Facebook/Twitter



Royal Sundaram General Insurance Co. Limited.
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Corporate Office: Vishranthi Melaram Towers, No. 2 / 319
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.
Registered Office: 21, Patullos Road, Chennai - 600 002.
Royal Sundaram IRDAI Registration No.102 | CIN-U67200TN2000PLC045611

PR17093/JUL17/C072



C072

PERSONAL ACCIDENT CARE PLATINUM INSURANCE

For you & your family



PERSONAL ACCIDENT CARE PLATINUM INSURANCE

No matter how good your health, an accident can take place any time, any where. It can leave your family in severe financial hardship and ruin the comfort and security you work so hard to provide to them. You can now safeguard your family's future with Personal Accident Care Platinum Insurance.

Personal Accident Care Platinum Insurance is a 24-hour worldwide Personal Accident cover that pays a fixed lump sum to your nominee in the unfortunate event of your death or to you in the event of permanent total disablement due to an accident.

Personal Accident Care Platinum Insurance comes to you at attractive rates of premium with the choice of two coverage plans to suit you. This product offers you renewal for life long.

The following questions and answers will help you understand the offer better and will clarify most of your queries and doubts.

What is the coverage I get under Personal Accident Care Platinum Insurance?

You have a choice of two Coverage plans: ₹10 lakhs, ₹25 lakhs. This amount will be paid to your nominee. This is a pure risk coverage plan and no cash benefits are payable at the end of the coverage period.

Which company is providing the insurance?

The company that is underwriting the risk is Royal Sundaram General Insurance Co. Limited.

What benefits do I get with this package?

- Death & Disability Coverage:** Personal Accident Care Platinum Insurance covers you for accident-led death, total permanent disability and loss of limbs and eyesight.

- Attractive Premium Rates:** This product comes to you at attractive premium rates.

- Family Cover:** You can buy an equal cover for your family members.

- Additional Benefits[†]:** In the event of death or permanent total disablement the insurer shall pay the medical expenses, education grant for children and monthly income benefits to the insured.

- Convenience:** No medical examination or lengthy forms required to enroll for Personal Accident Care Platinum Insurance.

#Please refer to the table illustrating these coverage.

What are the eligibility criteria for this program?

Personal Accident Care Platinum Insurance is available to any customer from the age of 18 to 70 years.

1 YEAR PREMIUM OPTION

Sum Insured	10 lakhs	25 lakhs
One Year Premium*	1,201	2,401

*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.

How do I pay for Personal Accident Care Platinum Insurance?

The premium, depending upon the sum insured chosen by you, will be debited from your account or credit card.

What does the policy cover?

The following table illustrates the coverage

Coverage	Sum Insured	
Death	10,00,000	25,00,000
Permanent Total Disablement	10,00,000	25,00,000
Monthly Income Benefit (1)	1,000 per month	2,500 per month
Education Grant (2)	5,000	5,000
Medical Expenses (3)	5,000	5,000
Transportation of mortal remains	5,000	5,000
Premium For One Year including Service Tax	1,201	2,401

- Payable per month for 12 months, on occurrence of PTD.

- ₹5,000 per child once in policy period, subject to a maximum of ₹10,000 (Incase the insured has 2 children).

- Upto ₹5,000 once in policy period, for hospitalisation due to accident for more than 48 hours

When is the insurance coverage effective?

The insurance coverage starts from the date the premium payment is received by the Insurer and continues by subsequent un-interrupted renewals.

The insurance cover ends if any of the following occur:

- You cancel your coverage under the Policy
- In the unfortunate event of death
- In the event of Permanent Total Disablement qualifying for a claim of 100% Sum Insured

What does my family/next of kin need to do in the event of a claim?

In the event of a claim, your family/next of kin needs to intimate us in writing or over the phone. Insurer will issue a claim form to be completed and submitted along with evidence, as required by the insurer to substantiate the claim.

Can the insurance company reject my claim?

All valid claims supported by the required evidence will be processed in accordance with the Policy provisions. In the event that the documents submitted along with the claim



are not in order, or not complying with the requirements of the insurer, not in accordance with the coverage, terms, conditions and exceptions of the policy the claim could get rejected. In case the insurer rejects the claim, the corporate agent will not be liable for any claims.

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 Personal Accident Care Platinum Insurance. Royal Sundaram will issue the policy and send it to your mailing address.

EXITING THE PLAN

Should you wish to cancel your Personal Accident Care Platinum Insurance 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.



TERMS AND CONDITIONS

Outlined below is a summary of the terms & conditions for Personal Accident Care Platinum Insurance.

Benefits

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 anywhere in the world, then the Company shall pay to the Insured Person or nominee(s) / legal heir(s) of the Insured Person as the case may be, the sum or sums hereinafter set forth, that is to say:

- If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured Person, 100% of the Sum Insured stated in the table above.
- If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of 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, or such loss of sight of one eye and such loss of one entire hand or one entire foot, 100% of the Sum Insured stated in the table above. 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, 100% of the Sum Insured stated in the table above.

- If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of 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 Sum Insured stated in the table above. Use of a hand or a foot without physical separation, fifty percent (50%) of the Sum Insured stated in the table above.

Note: For the purpose of sub-clause (b) and sub-clause (c) above, 'physical separation' of a hand means separation at or above the wrist and of the foot means separation at or above the ankle.

- If such injury shall, as a direct consequence thereof, immediately, permanently, totally and absolutely, disable the Insured Person from engaging in any gainful employment or occupation of any description, whatsoever, then a lump sum equal to hundred percent (100%) of the Sum Insured stated in the table above.

Payments under this Benefit section shall be restricted to a maximum of 75% of the Sum Insured mentioned in the table for accidents caused by Motor Cycle.

Additional Benefits:

Monthly Income Benefit:

If such injury shall within 12 calendar months of its occurrence result in Permanent Total Disablement (as defined in foregoing clauses (b) and © then the sum stated under the table above against this benefit will be paid. It is to be noted that this benefit is payable every month for a period of 12 months from the date of Permanent Total Disablement. A claim under this clause is admissible only if a claim is admissible under either (b) and (c) of the foregoing clauses.

Accident Hospitalisation:

In the event of any medical expenses necessarily incurred and expended as a result of an accident and for which a claim is admissible under the policy, then such reasonable expenses subject to a maximum of amount stated under the table, against this benefit will be paid.