

**Rural Accident Insurance Policy - Micro Insurance Product (Group)****Prospectus**

Human life is exposed to more and more uncertainties and exposure to accidental injury matters most that too with the nature's fury, growing vehicular traffic, industrialization and population explosion. One cannot claim totally immune to such accident but can secure financial support through Personal accident insurance. Rural accident Insurance is an exclusive policy designed by Royal Sundaram especially for Rural and Social sector with attractive benefits at an affordable cost.

Rural Accident Insurance – Special Features:

- Specially designed for Rural and Social sector (best suited for people residing in rural areas, farmers, agricultural workers, workers of unorganized sectors, workers and laborers engaged by Corporate and industries)
- It has attractive benefits at affordable cost.
- Persons in the age group of 10 to 70 years can be covered under this policy. The set age limit is for entry stage only and there is no exist age for renewal of existing insured person.
- The policy can be availed for an Individual, his family members and by organization, companies for their members/workers.

What is Covered

- It covers risk of death, disablement arising out of accidental injury
- It also offers cover for hospitalization, arising out of accidental injury.

In the event of accidental injury to the insured it pays a fixed benefit for Death and disablement and reimburse hospitalization expenses as per the limit opted.

Policy Benefits:

It provides accident benefits as basic cover and reimbursement of hospitalization expenses as an extended benefit.

Basic Cover:

The proposer has the option to choose any of the following three cover as base cover

Option	Risk Covered
Death Only	Death Alone
Standard	Death, Permanent Total disablement, Total loss of limb or eye sight
Comprehensive	Death, Permanent Total disablement, Permanent Partial disablement



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Benefit amount: The Company will pay the benefits as specified below:

Risk	Benefits
Death	100% of Sum Insured will be paid to the nominee or legal heir in the event of accidental death of the insured person
Permanent total disablement	100% Sum Insured will be paid to the insured person.
Total Loss of two limbs/ both eye or one limb and one eye	100% Sum Insured will be paid to the insured person.
Permanent and total loss of use of one limb or one eye	50% of the Sum insured will be paid to the insured person.
Permanent partial disablement	Payment according to the percentage of disablement.

Extended Cover:

The policy can be extended to cover hospitalization expenses for a maximum limit of 10% of the Sum Insured opted under the base cover.

Hospitalization Cover	Hospitalization expenses arising out of accidents upto a limit opted for.
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Premium:

Rate for Basic cover	
Cover	Premium Rate per SI of Rs 25,000/-
Death only	Rs 10/ per person
Standard	Rs 15/- per person
Comprehensive	Rs 25/- per person
Rate Table for Hospitalisation cover	
Rs. 10000/-	Rs. 50/- per person
The above rate is exclusive of GST. GST as applicable will be charged	
Discount/ Loading	
Discount : Group Discount can be allowed for group proposal as under: 5% discount for covering family member 10% discount for group size exceeding 25 persons 15% discount for group size exceeding 100 persons 20% discount for group size exceeding 500 persons 25% discount for group size exceeding 1000 persons 30% discount for group size exceeding 2500 persons	
Loading: For drivers, cleaners and such high risk group 50% loading on the above rate to be applied.	

Sum Insured:

The policy can be availed for a minimum Sum Insured of Rs.25000/- per person. The person can opt Sum Insured of his choice, in relation to his earning capacity (Up to a maximum of 60 times of monthly earnings).



What is excluded?

The company shall not pay under this policy for:-

The company shall not be liable under this policy for:-

1. Payment of compensation in respect of death, injury or disablement (a) from intentional self-injury, suicide or attempted suicide (b) whilst under the influence of intoxicating liquor or drugs (c) Whilst engaging in aviation or ballooning whilst mounting into dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) (d) Whilst racing on wheels, hunting, Big game shooting, Mountaineering or whilst engaged in Winter sports skiing & Ice Hockey. (e) Directly or indirectly caused by disease or insanity (f) Arising or resulting from the insured committing any breach of the law with criminal intent.

2. Payment of compensation in respect of death injury or disablement due to or arising out of or directly or indirectly connected with or traceable to: War Invasion, Act of foreign enemy, Hostilities (Whether war be declared or not), Civil war, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped power, Seizure, Capture, Arrests, Restrains and detainment.

3. Payment of compensation in respect of death or bodily injury or any disease or illness:

- I. Directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- II. Directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

4. Pregnancy exclusion clause. The insurance under this policy shall not extend to cover death or disablement or Hospitalisation expenses resulting directly or indirectly from pregnancy or in consequence thereof.

5. Specific exclusions for accidental cover:

The company shall not be liable under this policy for: -

- I. Compensation under more than one of the foregoing sub clauses in respect of the same period
- II. Any other payment after a claim under one of the sub clauses (A) or (B) or (C) has been admitted and become payable.
- III. Any payment in case of more than one claim under the policy during any one period of insurance by which the maximum liability of the company in that period would exceed the sum insured under the policy.

6. Specific exclusions for hospitalisation:

The company shall not be liable to make any payment under this policy in respect of any expenses incurred in connection with or in respect of:

- a) Treatment not connected to the accidental injury, e.g., any medical expenses incurred on general check-up and or to investigate / treat for existing disability.
- b) Treatment of illness/disease or any disorders other than arising out of accidental injury.
- c) Hospitalisation expenses beyond the stipulated limit stated under the policy schedule for



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one policy period.

- d) Abortion or miscarriage or any complication and or sequel there from unless arising out of accident.
- e) Dental treatment or surgery of any kind unless necessitated by an accident.
- f) Any treatment other than Allopathy

7. List of optional items as given in the Annexure-E attached to this Policy

Claims Procedure

In the event of accident leading to a claim, intimate immediately to the policy issuing office at any cost not later than 30 days.

Submit the claim form with the following documents

Death Claim	Disablement Claim
1. Death Certificate	1. Admission and discharge summary
2. Post Mortem Report	2. Disablement Certificate
3. FIR Copy	3. Investigation reports
	4. FIR if lodged

Hospitalization Claim

For hospitalization expenses, claim must be filed within 30 days of discharge from the hospital along with the original bills and other hospital documents.

All claims under this Policy will be adjudicated within 30 days after the occurrence of the event and further submission of necessary documents.

Free Look in:

At the inception of the policy you will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If you have not made any claim during the free look period, you will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force:

- a. A refund of the premium paid less stamp duty charges or;
- b. where the risk has already commenced and the option of return of the policy is exercised, a deduction towards the proportionate risk premium for period on cover or;
- c. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

Cancellation

The insured may cancel the policy by giving 15 days notice in writing to the company and in that event the company shall refund the premium after adjusting the premium for the period, the policy is in force on the short period scale, as shown below:



Short period scales

Period (not exceeding)	Proportion of premium
1 month(30 days)	25% of annual rate
3 months	50% of annual rate
6 months	75% of annual rate
Exceeding 6 months	Full annual premium

The company can cancel the policy on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving 14 days notice in writing & in that event, company will refund the premium after adjusting the premium for the period, the policy is in force on the pro rata basis.

Renewals

This Policy can be renewed and in such event the renewal premium shall be paid to the Company on or before the date of expiry of this Policy. 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.

At renewal, the coverages, terms & conditions & premium may change, in which case a three months notice shall be sent to the Insured Person at his last known address as recorded in the policy. Any change in premium on account of change of age will not require any prior notice.

Grievances

Grievance- In case of any grievance relating to servicing the Policy, the insured person may submit in writing to the Policy issuing office or regional office for redressal.

For details of grievance officer, kindly refer the link

www.royalsundaram.in (or)

<http://www.ecoi.co.in/ombudsman.html>

IRDAI Integrated Grievance Management System -

<https://igms.irda.gov.in>



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Insurance Ombudsman - the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided as Annexure-A

The contact details of the Insurance Ombudsman offices are as below-

Annexure - A

Office Details	Jurisdiction of Office Union Territory, District	Date Of Taking Charge
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	03/10/2019
BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N- 19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.	23/04/2018
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh.	24/05/2018
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.	11/09/2019



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CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.	16/04/2018
CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	03/05/2018
DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in	Delhi.	12/09/2019
GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	02/05/2018
HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	11/06/2018



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JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in	Rajasthan.	13/04/2018
ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.	07/11/2018
KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.	30/09/2019
LUCKNOW -Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	11/09/2019
MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	04/05/2018



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NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	17/09/2019
PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand.	09/10/2019
PUNE - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in		

OFFICE OF THE GOVERNING BODY OF INSURANCE COUNCIL

EXECUTIVE COUNCIL OF INSURERS,

3rd Floor, Jeevan Seva Annexe,

S. V. Road, Santacruz (W), Mumbai - 400 054.

Tel.: 022 - 26106889 / 671 / 980

Fax: 022 - 26106949 Email: inscoun@ecoi.co.in

Shri M.M.L. Verma, Secretary General

Smt Moushumi Mukherji, Secretary



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In respect of hospitalization, the costs that are to be subsumed into the Room Charges are provided in Annexure-B attached to this Policy; the costs that are to be subsumed into the specific procedure charges are provided in Annexure-C attached to this Policy; the costs that are to be subsumed into the costs of treatments are provided in Annexure-D attached to this Policy.

Annexure – B

Costs that are to be subsumed into the Room Rent Charges	
Sl. No.	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES



Costs that are to be subsumed into Specific Procedure Charges	
Sl. No.	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

Costs that are to be subsumed into Costs of treatment	
Sl. No.	Item
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP– COST
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	Glucometer& Strips
18	URINE BAG



Annexure - E

Annexure-IV – List of Optional items	
Sl No.	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE



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38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLEY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

This is only a summary of the product features. For complete details refer policy document.