



Shaping a safer future for our Shramyogis Presenting Antyodaya Shramik Suraksha Yojana.

An accidental cover for the Shramyogis registered on the e-Shram portal at a minimum cost.

"Secure your Family's Future with affordable accidental Insurance"

Major Cover:

- Accidental Death
- Permanent Total and Partial Disability
- Accidental Medical Expenses
- Prolonged Hospitalisation Benefit
- Education Benefit

Coverage:

Benefits	Plan A – 10 Lakh Sum Insured	Plan B - 5 Lakh Sum Insured			
Base Covers					
Accidental Death	100% of Sum Insured	100% of Sum Insured			
Permanent Total Disability	100% of Sum Insured	100% of Sum Insured			
Permanent Partial Disability	50% of Sum Insured	50% of Sum Insured			
Accidental Medical Expenses - Inpatient Hospitalisation Cover	Up to Rs.1 Lakh	Up to Rs.50,000			
Prolonged Hospitalisation Benefit - in case of Accidents	INR 10,000 will be paid if hospitalised for a continuous period exceeding 7 days	Up to Rs.50,000			
Funeral Expenses	Up to Rs.5,000	Up to Rs.5,000			
Repatriation of Mortal remains	Up to Rs.5,000	Up to Rs.5,000			
Coma Benefit in case of Accidents	Up to Rs.5,000	Up to Rs.5,000			
Education Benefit	Up to Rs.5,000	Up to Rs.5,000			

Waiting Period:

Policy Tenure	Age at Entry	Commencement of cover	Initial Waiting Period
1 Year	18-65	15 days after premium receipt	Nil

Disclaime

This policy is underwritten by Royal Sundaram General Insurance Co. Limited with its registered office at No.21 Patullos Road, Chennai 600 002. For more details on risk factors, terms, and conditions, please read the policy terms and conditions carefully before concluding the sale. All insurance applications are subject to the Insurance Company's underwriting and acceptance.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

Royal Sundaram General Insurance Co. Limited

^{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 the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

^{2.} If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to ten lakh rupees.