



Royal Sundaram
General Insurance

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR)

Karapakkam, Chennai - 600097. Regd. Office : 21, Patullos Road, Chennai - 600 002.

INDIVIDUAL PERSONAL ACCIDENT POLICY
(Accidental Death & Disablement only)

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	Individual Personal Accident Policy (Accidental Death & Disablement only)	
2	What am I Covered for	<p>Individual Personal Accident Policy is a worldwide Personal Accident (caused by external, violent and visible means) Cover that is specially designed to cover the following, happening within 12 months from the date of accident:</p> <ul style="list-style-type: none"> • Death: In unfortunate event of fatal accident the Sum stated in the Schedule/ Certificate of Insurance will be paid to the nominee of Insured Person. • Permanent Total Disablement: In unfortunate event of an accident resulting in Permanent Total Disablement the Insured Person will be paid the Sum stated in the Schedule/Certificate of Insurance. • Permanent Partial Disablement: In unfortunate event of an accident resulting a Permanent Partial Disablement the Insured Person will be paid a specified percentage of Sum stated in Schedule/Certificate of Insurance according to the disability which has been listed in the policy. • Temporary Total Disablement Benefit: Fixed lump sum (stated in the Schedule/Certificate of Insurance) of Weekly benefit as compensation for accident resulting in home confinement of the Insured Person. • Medical Expenses due to hospitalization: Reimbursement of medical Expenses for hospitalization due to accident resulting in Death/ Disablement. • Carriage of Dead Body: A lump sum, as stated in the Schedule/Certificate of Insurance or Policy condition is payable for carriage of Insured person's dead body to the place of his/her residence. • Educational Grant: In the event of death or Permanent total disablement of the insured person, Educational grant as stated in the Schedule/ Certificate of Insurance/Policy condition shall be payable. • Recovery Benefit: A lump sum stated in the Schedule/Certificate of Insurance or Policy condition shall be payable if hospital confinement due to accident is for a consecutive period of more than 25 days. 	Benefits
3	What are the major exclusions in the policy	<ul style="list-style-type: none"> • Intentional Self injury/Suicide. • Whilst under the influence of intoxicating liquor & drugs. • Persons whilst engaged in aviation or ballooning. • Venereal Diseases, Aids or Insanity. • War & allied perils and Nuclear, Chemical, Biological Terrorism. • Pregnancy or Child birth. • Pre-existing Diseases. • Insured committing any breach of law with criminal intent. 	Exceptions
	*Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing		
4	Waiting Period	Not Applicable	Not Applicable
5	Payout Basis	Reimbursement of covered expenses up to specified limits AND/OR Fixed amount on the occurrence of a covered event	Benefits
6	Cost Sharing	Not applicable	Not Applicable
7	Renewal Conditions	<ul style="list-style-type: none"> • Life long renewal provided premium is paid on/before the expiry date of the policy or grace period of 30 days. • The Policy shall be withdrawn at any time by the company by giving three months notice to the insured/proposer. A suitable Alternate product will be made available at the time of Withdrawal. • At renewal, the coverages, terms & conditions & premium may change, in which case a three months notice shall be sent to the Proposer/Insured. 	Conditions
8	Renewal Benefits	Cumulative Bonus: 5% increase on Sum Insured under covered Benefits a, b, c and d for every claim free year subject to a maximum of 25% or Rs.25 lakhs whichever is less.	Benefits

9	Cancellation	<ul style="list-style-type: none"> • The Company may at any time by notice in writing terminate this policy in the event of fraud or misrepresentation by the Insured/Insured Person or non-cooperation by the Insured. • The insured may at any time cancel this policy and in such event, the Company shall allow refund of premium less premium at Company's short period rate subject to No Claim under the policy. 	Conditions
10	Claim Form Availability	The standard claim forms are available in our website for ready reference. The same may be also obtained from any of our offices on request.	Conditions
<p>(Legal Disclaimer) Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.</p>			

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