



Suraksha Personal Accident Insurance Prospectus

Target customers

This Suraksha Personal Accident Insurance is available for all Citibank Credit Card holders who are aged between 18 and 70 years (age in completed years).

1. All persons who cease to be Cardholders of Citibank for reasons such as
 - a) Voluntary cancellation of Card by Card holders; or
 - b) Expiry of Card; or
 - c) Withdrawal of Card by Citibank;after the commencement of the Policy, would also cease to be Insured Persons automatically from the date of their cessation of membership as Cardholders of Citibank.
2. Further, all Cardholders of Citibank who have voluntarily withdrawn from the Citibank Suraksha Personal Accident Insurance after the commencement of the Policy will also cease to be the Insured Persons from the month in which he/she opts out of the Scheme.
3. All Card holders of Citibank in respect of whom the Installment premium has not been debited from the Citibank card account for any of the months during the currency of the policy due to any reason whatsoever shall cease to be Insured Persons from the month for which the Installment premium has not been paid.

Once the Cardholder ceases to be an Insured Person, he/she cannot be included under the policy benefit.

Coverage

Coverage against Accidental Death & Disablement; the policy also provides other benefits like monthly income benefit and medical expenses due to accident hospitalization.

Other free benefits in this cover include education grant for dependent children and transportation expenses for mortal remains as per the policy terms and conditions.

- **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.
- **Permanent Partial Disablement:** In unfortunate event of an accident resulting in Permanent Partial Disablement the Insured Person will be paid the Sum stated in the Schedule / Certificate.
(Payments under this section shall be restricted to a maximum of 75% of the Sum Insured mentioned in the schedule for accidents caused by Motor Cycle Accidents.)
- **Monthly Income Benefit:** Fixed lump sum stated in the Schedule / Certificate of Insurance as compensation is payable every month, up to a period of 12 months, for accident resulting in Permanent Total Disablement.
- **Medical Expenses due to Accident hospitalization:** Fixed Amount as stated in the Schedule / Certificate of Insurance is payable towards medical Expenses for

hospitalization for a minimum period of 24 hours, due to accident resulting in Death / Disablement.

- **Educational Grant:** In the event of death of the insured person, Educational grant as stated in the Policy condition shall be payable.
- **Transportation of Mortal Remains:** A lump sum of Rs.5000/- is payable for carriage of Insured person's dead body to the place of his/her residence.

Exclusions under Section 1 ACCIDENTAL DEATH & DISMEMBERMENT:

The Company shall not be liable to make any payment under this Benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

(a) Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.

(b) Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an Accident.

(c) Any payment in case of more than one claim under the policy during the period of insurance by which the maximum liability of the Company in that period would exceed the sum payable under Table A & B of the Policy.

(d) Any other claim after a claim has been admitted by the Company and becomes payable for Death or 100% Permanent Total Disablement, as mentioned in Table A.

(e) Any claim arising out of an accident related to pregnancy or childbirth, infirmity, whether directly or indirectly.

(f) Any claim for death or Disablement of the Insured Person from.

(a) intentional self-injury, suicide or attempted suicide.

(b) whilst under the influence of intoxicating liquor or drugs.

(c) self-endangerment unless in self-defense or to save life.

(g) Any exclusion mentioned in the 'General Exclusions' of this Policy.

Exclusions under SECTION 3 - MEDICAL EXPENSES DUE TO ACCIDENT HOSPITALISATION:

1. Any claim during the first 7 days from the inception of the policy.

2. Any exclusion mentioned in the General Exclusion of this policy.

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS OF THE POLICY):

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 Immunodeficiency 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 Act of Terrorism which means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
10. 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.
11. 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.
12. Participation in Hazardous Sport/Hazardous Activities.
13. Persons who are physically and mentally challenged, unless specifically agreed and endorsed in the policy.
14. Self exposure to needless peril (except in an attempt to save human life).
15. 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.
16. 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.

Claims Procedure

Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of death.

Claim Documentation:

- Death Claim (Submit the duly filled in claim form with the following documents):
- Original Death Certificate.
- Post Mortem Report.
- Inquest report.
- Accident report.
- FIR/MLC copy.
- Hospital records.
- News Paper cuttings if any and any other relevant records.
- Chemical Analysis Report if available.
- English Translation of vernacular documents.
- Succession Order/legal heir certificate/legal documents to establish identification of legal heir in the absence of nomination under the policy or if the nominee is not alive at the time of claim.
- Any other document as may be required by the Company.

Disablement Claim (Submit the duly filled in Claim form with the following documents).

- Disability Certificate issued by attending physician.
- Accident report.
- FIR/MLC copy.
- Hospital Records.
- News Paper cuttings if any and any other relevant records.
- English Translation of vernacular documents.
- Latest IT return to show Proof of annual income (at the option of the Company).
- Any other document as may be required by the Company.

Medical Expenses Claim due to Accident Hospitalization

- Discharge summary.
- Original Hospital Bills.
- Advance and final receipts (All receipts shall be numbered, signed and stamped).
- Prescriptions for medicines.
- Diagnostic Test Reports, X-Ray, Scan, ECG and others including doctor's advice demanding such tests).
- Cash memos/bills for medicines purchased from outside.

Education Grant:

- a. Document confirming the name and number of children.
- b. Proof of continuing education.

The Claim documents should be sent to:

Health Claims Department

M/s 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.

Claim documents may be submitted to local Royal Sundaram Offices address of which can be obtained by calling our Toll Number 1860 425 0000.

When does the Cover End?

Event	Parameter
End of coverage term	Expiry date of policy period unless renewed
If you cancel the coverage	Premium would be refunded as per the grid short period scales
Non receipt of renewal premium	If the renewal premium is not paid within the due date and within the Grace Period of 30 days.
Fraudulent event/non-cooperation	The policy when not renewed on grounds of fraud, moral hazard or misrepresentation or non-cooperation by you.

Cancellation/Termination

The Company may at any time, cancel this Policy on the grounds of mis-representation, fraud, non-disclosure of material facts on the Proposal Form or non-cooperation by the insured, by giving 7 days notice in writing by Registered post/Acknowledgement Due post to the Insured at his last known address, in such a case the Company shall return to the insured, the then last paid premium less a pro-rata thereof portion of the period which shall have expired.

The Insured Person may also give 7 days notice in writing, to the Company, for the cancellation of this Policy, in such a case Insured shall be entitled for a return of premium less premium at Company's short period rates* for the period the policy has been in force. No refund will be made for such Insured Person for whom a claim has been paid or admitted.

***Short Period Scales**

For a period not exceeding	15 days	10% of the Annual Premium
-do-	1 month	15% of the Annual Premium
-do-	2 months	30% of the Annual Premium
-do-	3 months	40% of the Annual Premium
-do-	4 months	50% of the Annual Premium
-do-	5 months	60% of the Annual Premium
-do-	6 months	70% of the Annual Premium
-do-	7 months	75% of the Annual Premium
-do-	8 months	80% of the Annual Premium
-do-	9 months	85% of the Annual Premium
For a period exceeding	9 months	Full Annual Premium

Renewal Clause

This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof. For persons above 60 years, the sum insured under the policy shall be restricted to a maximum of 10 lacs, unless otherwise stated in the schedule. Renewals accepted only up to the maximum age of 70 years. For persons above the maximum age specified, the Company shall offer suitable alternate products from its currently marketed product suites

Policy must be renewed within the Grace Period of thirty days of expiry to maintain the continuity of Coverage. However no coverage shall be available during the period of such break. A policy that is sought to be renewed after the Grace Period of 30 days will be underwritten as a fresh policy at the discretion of Us.

At renewal, the coverages, terms & conditions and premium may change, in which case a three months notice by Registered Post AD or Courier 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.

The product/plan may be withdrawn at any time, by giving a notice of 3 months to the Proposer by Registered Post or Courier at the address recorded/updated in the policy. When the policy is withdrawn, the product/plan shall not be available for renewal at the due date. However, the cover under such policy shall continue till the expiry date shown in the schedule of the policy. In the event of withdrawal of a product, Company shall offer similar alternative product from its currently marketed product suites.

Rates

The rates ranges from Rs.969/- to Rs.1784/- according to Sum Insured selected by the Insured. The loading and discounts from the table rate will be based on claims experience; volume of business generated through a particular channel and distribution of age profile across the group. However such loading and discount will be restricted to maximum of 25% from the table rates.

PREMIUM RATES	
SUM INSURED	ANNUAL PREMIUM
1000000	969
2500000	1784

*above rates are inclusive of 12.36% service tax.

Portability:

If proposer desires to port to any Personal Accident policy of the company, application in the appropriate form should be made before two weeks from the date of renewal. The company retains the rights to underwrite proposals falling under portability as per the company's underwriting guidelines. In the event of acceptance of proposal under portability the commencement date for the purpose of applying time bound exclusions and Pre-existing Disease(s) shall be deemed from the first inception date of any Personal Accident Insurance Policy and such rights shall be limited to the extent of the sum insured, in each of the year, provided the Policy has been continuously renewed without any break. If insured desires to port this policy with other insurers, he shall approach them well before the renewal date (at least 45 days prior to renewal date) to avoid break in the policy coverage due to possible acceptance delays.

Disclaimer:

Insurance is the subject matter of solicitation. Suraksha Personal Accident Insurance is issued by Royal Sundaram General Insurance Company Limited. Claims will be settled by Royal Sundaram General Insurance Company Limited as per the terms and conditions of the policy. This Prospectus is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. This plan is underwritten by Royal Sundaram General Insurance Company Limited. Your participation in this insurance product is purely on a voluntary basis.

Prohibition of rebates:

Section 41 of the Insurance Act 1938

No person shall allow or offer to allow, 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 table of the insurer. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

For any Complaint / Grievance / Refund / Cancellation / Claim, please contact:

Royal Sundaram General Insurance Co. Limited
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Vishranthi Melaram Towers,
No. 2 / 319, Rajiv Gandhi Salai (OMR)
Karapakkam, Chennai – 600097
Phone: 044-7117 - 7117
Toll No. 1-860-425-0000
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