

Individual Personal Accident Rider – Prospectus

Eligibility

- a) This Rider can only be bought along with the Base Plan and cannot be bought in isolation or as a separate product.
- b) This Rider will be offered only to the Proposer in the Base Plan when he/she is covered in the Base Plan.
- c) Sum Insured under this Policy shall be 5 times the Sum Insured offered under the Base Plan up to a maximum of Rs 1 Crore.
- d) Students and House Wives will not be offered this rider.
- e) The maximum entry age is restricted to 69 years.
- f) There is no maximum cover ceasing age on renewals. However, this Policy will be renewed only if Base Plan is being renewed.
- g) The policy will be issued for a period of 1, 2 & 3 year(s) period depending on the period of Base Plan.

Salient Features & Benefits

Individual personal accident policy offers following benefits -

1. Accidental Death [AD] – Death due to an accident
2. Permanent Total Disablement [PTD] – Lump sum payment in the event of Permanent Total Disablement as per the scale provided in the policy
3. Permanent Partial Disablement [PPD] – Lump sum Payment as per the scale provided in the policy in the event of Permanent Partial Disablement

Exclusions

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. War, civil war, hostile aggression by other countries, domestic riots, insurgency, insurrection, public defence, nuclear material and radiation of any kind.
2. Intentional involvement of Insured person in any unlawful activity.
3. Intentional self-injury or attempted suicide.
4. If the following activities are done as a professional or as profession: naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, white water rafting, motor racing, bungee jumping, rappelling, abseiling, zip lining, parasailing, paragliding.
5. Injury sustained whilst engaging in Adventure Sports.
6. Accidents due to use of alcohol, tobacco, narcotic or psychotropic substances by the Insured.
7. Any Injury that has occurred prior to the commencement of this Policy whether or not the same has been treated, or medical advice, diagnosis, care or treatment has been sought.
8. Diseases spread/ caused through an insect bite by transfer of organisms for which the insect is a known carrier or host.

Basic Sum Insured

Benefits	Sum Insured
Accidental Death	- 5 (five) times the Sum Insured of Base Plan up to a maximum of Rs 1 Crore
Permanent Total Disablement	- 5 (five) times the Sum Insured of Base Plan up to a maximum of Rs 1 Crore
Permanent Partial Disablement	- 5 (five) times the Sum Insured of Base Plan up to a maximum of Rs 1 Crore

If your Sum Insured of the base policy is changed (increased/decreased), your sum insured of Individual Personal Accident Rider Sum Insured will be adjusted accordingly.

Loading

- There are no loadings applicable in this Policy

Discounts

- Discount of 7.5% on 2 years and 10% on 3years policy premiums when paid on lump sum payment mode.
- Family Discount of 10% if 2 or more family members are covered under Individual Sum Insured Plan of this Policy.

Policy Period

- The policy will be issued for 1 year, 2 years and 3 years period depending on the period of Base Plan

Waiting Period

- There are no waiting periods in this Policy.

Geography

- This Policy applies to events or occurrences taking place anywhere in the world unless limited by Us through an endorsement.

Premium Payment Modes

- Monthly
- Quarterly
- Semi-Annually
- Lump sum

Premium payment mode can be same as that of premium payment mode chosen in Base Plan or it can be lump sum payment.

Premium Payment in Instalments (monthly, quarterly, semi-annually):

Policyholder has the option to pay the premium in instalments on monthly, quarterly and semi-annual basis apart from lump sum payment. However, premium payment mode under this rider Policy will be same as that of premium payment mode chosen in Base Plan or it can be lump sum payment. Kindly note:

- i. If payment towards the instalment premium is not received on or before the due date, a relaxation period of 15 days for monthly, quarterly, semi-annual payment mode will be given to make the payment. If payment is not made within this period, policy will be terminated and no benefits shall be payable thereunder.

Please Note:

If the instalment premium is not paid on or before the due date, but paid within the period of relaxation period,

- a) no interest will be levied on the premiums for the period of delay;
 - b) If premium is paid in instalments then coverage will be available during the grace period also. (Note: In case of non-instalment premium payment, coverage shall not be available for the period for which no premium is received).
 - c) insured continues to be covered during the relaxation period for purpose of giving credit for Pre-Existing Diseases, time bound exclusions and for all waiting period;
 - d) no fresh underwriting during relaxation period will be done;
 - e) any incidence of claim during the relaxation period will be processed as per Policy terms and conditions independent of instalment premium payment option. However, an amount equivalent to the balance of the instalment premiums payable in the Policy Year, would be recoverable from the admissible claim amount payable in respect of the Insured Person.
- ii. Policyholder has an option to withdraw from the auto deduction mode at least 15 days prior to the due date of instalment premium. In this case, payment for the remaining instalments will have to be made at the time of withdrawal for the continuation of the Policy.



iii. There is no obligation on Us to remind the insured person/Policy holder of the due dates.

Payment Facility

- Online
- Cheque / Credit Card Payment
- Electronic Clearing System

Termination or Cancellation

The Policyholder may cancel this policy by giving 7 days’ written notice and in such an event, the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period.

a)

Note : For Policies where premium is paid by instalment : In case of admissible claim under the Policy, future instalment for the current Policy Year will be adjusted in the claim amount and no refund of any premium will be applicable during the Policy Year.

1. The Company may cancel the Policy at any time on grounds of established fraud or non-disclosure or misrepresentation by the Insured Person by giving 15 days’ written notice. There would be no refund of premium on cancellation on grounds of established fraud or non-disclosure or misrepresentation.
2. Refund of Policy premium in case of death of Insured Person/s: Policy premium shall be refunded proportionately for the deceased Insured Person, for the unexpired Policy Period in case of death of any Insured Person/s
3. Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where any claim has been admitted or any benefit has been availed by the Insured Person under the Policy.

Free Look Period

You have a period of 30 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the



Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately cease on the free look cancellation of the Policy.

Terms of Renewal

A health insurance policy shall be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured, provided the policy is not withdrawn and also subject to conditions stated under Moratorium clause

- a) Renewal of a health insurance policy shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years, except for benefit based policies where the policy terminates following payment of the benefit covered under the policy like critical illness policies.
- b) The company shall condone a delay in renewal up to the grace period from the due date of renewal without considering such condonation as a break in policy.
- c) No loading shall apply on renewals based on individual claims experience
- d) The Company shall not resort to fresh underwriting unless there is an increase in sum insured. In case increase in sum insured is requested by the Policyholder, the Insurer may underwrite only to the extent of increased sum insured.
- e) Renewal premium due can be paid prior to the due date as per norms set out by the Company.
- f) This Policy will be renewed only if Base Plan is being renewed. In case Base Plan is not being renewed, this rider Policy will not be eligible to be renewed.
- g) We are NOT under any obligation to:
- h)
- i) All applications for renewal of the Policy must be received by Us before the end of the Policy Period. A Grace Period of 30 days for renewing the Policy is available under this Policy. Any injury/ condition contracted during the Grace Period will not be covered.
- j) Maximum Age – There is no maximum cover ceasing age on renewal in this policy.
- k) Any claims made under this Rider Policy will not impact eligibility for renewal benefit in the Base Plan.

Requirement

Completed proposal form

Claim Related Information

What do I do in case of a claim or any assistance?

- Please quote your member ID/policy number in all your correspondences.
- Please use the Claim Intimation Form (available on our website under Other Forms in the Downloads section) for intimation of a claim
 - **For claims related to Planned Hospitalization:** contact us at least 48 hours prior to hospitalization
 - **For claims related to unplanned or Emergency Hospitalization:** contact us within 24 hours of hospitalization
- Please send the duly signed claim form and all the information/ documents mentioned* therein to us within 15 days of the completion of the treatment
 - * Please refer to claim form for complete documentation
- If there is any deficiency in the documents/information submitted by you, We will send the deficiency letter within 7 days of receipt of the claim documents
- On receipt of the complete set of claim documents, we will make the payment for the admissible amount, along with a settlement statement within 30 days
- The payment will be made in the name of the proposer
- We can be contacted through:



	Within India
Claim Intimation:	Customer Service No. 022-62346234 / 0120-62346234 Email: healthclaims@hdfcergo.com Reimbursement Claim Intimation: Visit www.hdfcergo.com - > Help - > Claim Registration
Claim document submission at address:	HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1 5th Floor, C - 25, Sector 62 Noida – 0120 398 8360

Premium rates:

- The premium will be charged on the completed age of the insured member.
- The premium for the policy will remain the same for the Policy Period mentioned in the Policy Schedule.
- Please note that your premium at renewal may change due to a change in the applicable tax rate or if you increase or decrease the Sum Insured under your Base Plan.
- Premium rates are subject to change with prior approval from IRDAI.

Grievance Redressal Procedure

In case of any grievance the insured person may contact the Company through:

- Website: www.hdfcergo.com
- Contact us: 022 6158 2020/ 022 6234 6234
- E-mail: grievance@hdfcergo.com
- Contact Details for Senior Citizen: 022 – 6242 – 6226
- E-mail specific for Senior citizens : seniorcitizen@hdfcergo.com

Insured Person may also approach the grievance cell at any of the Company's branches with the details of grievance.

If Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at cgo@hdfcergo.com

For updated details of grievance officer, kindly refer the link: <https://www.hdfcergo.com/customer-voice/grievances>

Contact Points	First Contact Point	Escalation level 1	Escalation level 2
Contact us at	https://www.hdfcergo.com/customer-care/grievances Call - : 022 6158 2020/ 022 6234 6234	https://www.hdfcergo.com/customer-care/grievances/escalation level 1 Call - : 022 6158 2020/ 022 6234 6234	https://www.hdfcergo.com/customer-care/grievances/escalation level 2 Call - : 022 6158 2020/ 022 6234 6234
Contact Point for Senior Citizen	022 – 6242 – 6226 seniorcitizen@hdfcergo.com	022 – 6242 – 6226 seniorcitizen@hdfcergo.com	022 – 6242 – 6226 seniorcitizen@hdfcergo.com
Write to us at	care@hdfcergo.com	grievance@hdfcergo.com	cgo@hdfcergo.com
Visit us	Grievance cell of any of our Branch office	The Grievance Cell, HDFC ERGO General Insurance Company Ltd., D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West) Mumbai-400078	The Chief Grievance Officer, Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.

If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>.

Gross Premium Chart (Exclusive of taxes):

- 0.99 per mille (per 1,000) for an individual per Policy Year
- The rate is same across all groups

Illustration

If the Proposer opts for a Base plan with Rs. 10 lakhs Sum Insured, then Sum Insured under Individual Personal Accident rider would be 5 times (limited to Rs. 1 Crore), which is Rs. 50 lakhs and

Gross premium will be INR 4,950/- (0.99*50,00,000/1,000)

2 Year Premium Calculation (For lump sum premium payment mode)

7.5% Discount on premium if Insured Person is paying premium of 2 years in lump sum mode. Example,

Proposer opts for a Base plan with Rs. 10 lakhs Sum Insured with 2 years Policy Period and makes payment in lump sum mode, then

Sum Insured under Individual Personal Accident rider would be Rs. 50 lakhs

Gross Premium = 0.99 * 50,00,000/1,000 * 2 * 92.5% = Rs. 9,158

3 Year Premium Calculation (For lump sum premium payment mode)

10% Discount on premium if Insured Person is paying premium of 3 years in lump sum mode. Example,

Proposer opts for a Base plan with Rs. 10 lakhs Sum Insured with 3 years Policy Period and makes payment in lump sum mode, then

Sum Insured under Individual Personal Accident rider would be Rs. 50 lakhs

Gross Premium = $0.99 * 50,00,000/1,000 * 90% * 3 =$ Rs. 13,365

Premium Calculation for Monthly, Quarterly and Semi-annually premium payment modes

Premium for each instalment under monthly, quarterly and semi-annually payment modes are shown as % of premium for lump sum premium payment mode.

Premium Payment Mode	Policy Period		
	1-year	2-year	3-year
Half-yearly	51.60%	25.80%	17.80%
Quarterly	26.20%	13.10%	9.10%
Monthly	8.90%	4.50%	3.10%

Illustration – Proposer opts for a Base plan with Rs. 10 lakhs Sum Insured then Sum Insured under Individual Personal Accident rider would be Rs. 50 lakhs. Below grid shows each instalment amount that Proposer has to pay under different premium payment options and different policy term.

Individual Personal Accident Rider Sum Insured– Rs. 50 Lakhs, Yearly Premium – Rs. 4,950 ($0.99*50,00,000/1,000$)

Premium Payment Mode	Policy Period		
	1-year	2-year	3-year
Lump sum	4,950	9,158 ($4,950*2*92.5%$) Discount of 7.5%	13,365 ($4,950*3*90%$) Discount of 10%
Half-yearly	2,554 ($4,950*51.60%$)	2,554 ($4,950*2*25.80%$)	2,643 ($4,950*3*17.80%$)
Quarterly	1,297 ($4,950*26.20%$)	1,297 ($4,950*2*13.10%$)	1,351 ($4,950*3*9.10%$)
Monthly	441 ($4,950*8.90%$)	446 ($4,950*2*4.50%$)	460 ($4,950*3*3.10%$)

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):

- 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 prospectuses or tables of the insurers.
- Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDA.

Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.