

# Accident Suraksha



FUTURE GENERALI

TOTAL INSURANCE SOLUTIONS

Some things ensure our safety just by being there.  
A policy that takes care of your personal accident expenses.



Call us at: 1800-220-233, 1860-500-3333,  
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Accidents can happen to anyone anywhere. They come unasked for and leave an “imprint” on lives for years to come. The Value of Human Life and Sufferings cannot be measured with money, but with a view to provide some relief to the injured person or members of his family in the event of an unfortunate accident, an insurance cover, known as “Accident Suraksha” is designed.

## Scope of cover

Following an Accidental Bodily Injury to Insured Person which results in any of the events, the Company will pay the benefits as specified in the policy schedule.

a) Primary covers.

- Accidental death
- Permanent Total Disablement.
- Permanent Partial Disablement
- Temporary Total Disablement

b) Additional covers:

- Repatriation Benefit and Funeral Expenses (Inbuilt Cover)

On payment of additional premium, following covers may be opted

- Child Education Support
- Life Support Benefit
- Accidental Medical expenses
- Accidental Hospitalisation
- Hospital Cash Allowance
- Loan Protector
- Adaptation Allowance
- Family Transportation Allowance

## Table of Events

Event	Percentage of sum insured
Accidental Death	100%
Permanent Total Disablement	100%
Permanent Total Loss of sight of both eyes	100%
Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
Permanent Total Loss and physical separation of or the loss of ability to use both hands or both feet	100%
Permanent Total Loss and physical separation of or the loss of ability to use one hand and one foot	100%
Permanent Partial Disablement:	As Follows
An arm at the shoulder joint	75%
An arm above the elbow joint	70%
A hand at the wrist	50%
An arm beneath the elbow joint	60%
A thumb	25%
An index finger	10%
Any other finger	5%
A leg above mid-thigh	75%
A leg up to mid thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
A large toe	5%
Any other toe	2%
Permanent Loss of sight of one eye	50%
Hearing of one ear	25%

Hearing of both ears	75%
Sense of smell	10%
Sense of taste	5%
Shortening of leg by at least 5%	7%
Temporary Total Disablement	1 % (per week upto a maximum of 100 weeks or as mentioned in the schedule)

## Main Exclusions

- Any existing disablement prior to the inception of the policy
- Suicide, attempted suicide
- Serving in military, armed forces
- Under the influence of drugs, alcohol & other intoxicants
- Participation in felony, riots, war etc.
- Exposure to nuclear, radioactive materials
- Loss due to child birth or pregnancy

## Age eligibility

- Individual from age of 18 years to 70 years
- Children from age of 5 years to 25 years as dependent
- Life-Long Renewal for break free policy

## Period of cover

1 year

## Sum Insured

The sum insured is based on the monthly income commensuration and risk class

Cover	Maximum Multiplying Factor on Monthly income		
	Class 1	Class 2	Class 3
AD	144	120	96
PTD	72	60	48
PPD	36	36	24
TTD	24	24	NA

(AD – Accidental Death, PTD – Permanent Total Disablement due to Accident, PPD – Permanent Partial Disablement due to accident, TTD –Temporary Total Disablement due to Accident )

- TTD - Maximum sum insured restricted to ₹ 10 lacs for Class 1, ₹ 5 lacs for Class 2
- Non working spouse-50% of sum insured for primary insured subject to maximum ₹ 10 lacs with TTD Sum Insured max ₹ 1 lakh (i.e. limited to ₹ 1000/- per week for 100 weeks)
- Dependent Children from 5 years up to 25 years of Age - 25% of sum insured of the primary insured subject to maximum ₹ 5 lacs without TTD
- In case of continuous renewals above age 70 years the sums insured commensuration would be as follows
- Age 71 years to 75 years – 50% of the above commensuration table limits to a maximum of ₹ 25 lacs
- Age 76 -80 years – 25 % of the above commensuration table limits to a maximum of ₹ 10 lacs
- Age 80 years and above – Max ₹ 5 lacs
- In case of persons from 71 years to 80 years is having no gainful income, the maximum sum insured will be ₹ 5 lakhs and above 80 years would be ₹ 2.5 lakhs

## Rate of Premium per mille: (Service Tax extra)

	Cover	Risk Class 1	Risk Class 2	Risk Class 3
A	Accidental Death	0.4	0.6	0.9
	Permanent Total Disablement	0.1	0.2	0.35
	Permanent Partial Disablement	0.25	0.45	0.75
	Temporary Total Disablement	0.5	0.75	Not applicable
B	Additional Benefits			
1	Child Education Support	0.5	0.8	1.25
2	Life Support Benefit	0.1	0.2	0.35
3	Accidental Hospitalization	1.5	2	3
4	Accidental Medical Expenses	20% loading on total premium of primary covers	20% loading on total premium of primary covers	20% loading on total premium of primary covers
5	Hospital Cash Allowance	₹ 300	₹ 300	₹ 300
6	Loan Protector	2	2.8	4.25
7	Adaptation Allowance	0.7	0.75	0.8
8	Family Transportation Allowance	0.3	0.3	0.3
9	Repatriation of remains and funeral expenses	Inbuilt cover	Inbuilt cover	Inbuilt cover

- Family Definition: Self, Spouse and maximum two dependent children.
- 10% family discount on the total premium if more than one family member is covered under the same policy.
- There will be no loading on premium for adverse claims experience.
- Terrorism is an inbuilt cover

## Free Look Period

The free look period shall be applicable at the inception of the policy.

- a) The insured will be allowed a period of at least 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
- b) If the insured has not made any claim during the free look period, the insured shall be entitled to-
  - i. A refund of the premium paid less any expenses incurred by the insurer on medical examination of the insured persons and the stamp duty charges or;
  - ii. Where the risk has already commenced and the option of return of the policy is exercised by the policyholder, a deduction towards the proportionate risk premium for period on cover or;
  - iii. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

## Portability

Members covered under any individual personal accident policy of a non-life insurance company shall have the right to migrate from such a individual policy to an personal accident policy with the another insurer as per the Portability guidelines. Individual members covered under Group Personal Accident policy of Future Generali India Insurance Company shall have the right to migrate from such a group policy to individual Accident Suraksha Policy.

## Classification of occupations for purposes of rating

### Class I:

Accountants, Doctors, Lawyers, Architects, Consulting Engineers, Teachers, Bankers, Persons engaged in administrative functions, Persons primarily engaged in occupations of similar hazard.

### Class II:

Builders, Contractors, Sales executives and Engineers engaged in superintending functions only. Veterinary Doctors, paid drivers of motor cars and light motor vehicles and persons engaged in occupations of similar hazard and not engaged in manual labor.

All persons engaged in manual labor (Except those falling under Group III) Cash Carrying Employees, Garage and Motor Mechanics, Machine Operators, Drivers of trucks or lorries and other heavy vehicles, Professional Athletics and Sportsmen, Woodworking Machinists and persons engaged in occupations of similar hazard.

### Class III:

Persons Working in underground mines, explosives, magazines, workers involved in electrical installation with high tension supply, Jockeys, Circus personnel, Persons engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hand gliding, river rafting, polo and persons engaged in occupations/activities of similar hazard.

In case of any service requirement, do call our care lines below: 1800-220-233, 1860-500-3333, 022-67837800.

### Claims Assistance:

The claims would be serviced through In-House Health Administrator, Future Generali Health(FGH)Team. The claim documents can be submitted directly to the below mentioned address.

It is mandatory to intimate the accidents to Future Generali through: Email ID - fgh@futuregenerali.in  
Claims Department: Future Generali Health (FGH)  
Future Generali India Insurance Company Ltd.,  
Office No. 3, 3rd Floor, Building A, G - O - Square,  
Sr. No. 249-250, Near Mankar Chowk, Aundh Hinjewadi  
Link Road, Wakad, Pune, Maharashtra-411 057

For any claim related queries please call :

Toll free number - 1800 209 1016 / 1800 103 8889

Toll free Fax - 1800 209 1017 / 1800 103 9998

Email ID - fgh@futuregenerali.in

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# FUTURE GENERALI

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Future Group's and Generali Group's liability is restricted to the extent of their shareholding in Future Generali India Insurance Company Limited.

**Future Generali India Insurance Company Limited** (IRDA Regn. No.: 132) (CIN: U66030MH2006PLC165287)

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