Smart Janata Personal Accident Insurance Policy

Prospectus

Introduction

The Policy covers individual (s) against physical loss due to Death or Disablement arising out of accidental bodily injury. It pays compensation for accidental death or disablement happening anywhere in the world.

Scope of cover

The Policy provides for payment of compensation, as given below, on death or on disablement due to bodily injury caused solely and directly by accidental, external, violent and visible means or on loss of eye(s) or limb(s) if such bodily injury shall within 12 months of date of the injury be the sole and direct cause thereof.

Sr. No.	Physical Loss	Rate of compensation
a)	Death	100 % of sum insured
b)	Loss of two limbs or two eyes or one limb and one eye	100 % of sum insured
c)	Total and irrecoverable loss of use of one limb/sight one eye due to accident	50 % of sum insured
d)	Permanent total disablement due to accident	100 % of sum insured

Any individual between 5 and 60 years of age can be insured under the Policy.

The Policy is issued also to groups of persons, and may be availed of either by employers for their employees or by any Institution/Society/Club for their members.

The sum insured ranges from Rs. 25,000, Rs 50,000, Rs 75000 to Rs. 1,00,000.

In case of group policies the sum insured can be offered up to Rs 5,00,000 in multiples of Rs 25,000.

Exclusions:

1. Payment of compensation in respect of injury or disablement directly or indirectly arising out of or contributed to by or traceable to any disability existing on the date of issue of the Policy.

2. Death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.

3. Compensation under more than one of the foregoing Clauses (a), (b) or (d) in respect of the same period of disablement of the Insured / Insured Person.

4. Any other payment to the same person after a claim under one of the foregoing Clauses (a), (b) or (d) has been admitted and become payable.

5. Any payment in excess of sum insured mentioned under the Policy during the policy period.

6. Payment of compensation in respect of death, injury or disablement of the Insured / Insured Person (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs (c) directly or indirectly caused by insanity, (d) arising or resulting from the Insured / Insured Person committing any breach of law with criminal intent.

7. Payment of compensation in respect of death, injury or disablement of the Insured / Insured Person due to or arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainments of all Kings, Princes and people of whatsoever nation, condition or quality.

8. Payment of compensation in respect of, death of, or bodily injury to the Insured / Insured Person directly or indirectly caused by or contributed to by or arising from -

   a) ionizing radiation or contamination by radioactivity from any source whatsoever
   b) nuclear weapons material.

   Provided that due observance and fulfillment of the terms and conditions of the Policy (which conditions and all endorsements thereon are to be read as part of the Policy) shall so far as they relate to any thing to be done or not to be done by the Insured and/or Insured Person and the truth of the statements and answers in the said written proposal shall be a condition precedent to any liability of the Company under the Policy.

Conditions to be fulfilled by the Insured / Insured Person: (Please refer to the Policy document for complete details)

1. Upon the happening of any event which may give rise to a claim under the Policy, immediate written notice with full details to be given to the nearest office of the Company.
2. Adequate evidence is to be furnished on all matters upon which a claim is based.

Premium Table

The premium payable under the various product variants are as per the Premium Schedule. Premium chargeable under the policy does not attract service tax.

Rate details are as below.

ICICI Lombard General Insurance Company
(Erstwhile Bharati AXA General Insurance Company)

Smart JPA Insurance Policy

Premium Rates for the individual Plans

Section	Sum insured	Chargeable Rate	Premium Chargeable	With Tax
1	25000	Per Lakh SI	15	17.7
2	50000	Per Lakh SI	30	35.4
3	75000	Per Lakh SI	45	53.1
4	100000	Per Lakh SI	60	70.8

Group Discount and Loading:

Group Size	Discount %
101-1000	5
1001-10000	10
10001-50000	15
50001-100000	25
100001-200000	30
200001-500000	35
500001-1000000	45
Above 1000001	55

Claims Experience Discount/Loading (Applicable only to Groups with minimum 100 Members)

Incurred Claims Ratio under the Group Policy (for 3 years preceeding the expiring policy period)	Discount/Loading %
Up to 20%	30
21-35%	20
36-50%	15
51-60%	10
61-80%	NIL
81-120%	40% Loading

Above 120%	Loading to be factored to get average ICR of 80%

Incurred Claims Ratio under the Group Policy (for 3 years preceeding the expiring policy period)	Discount/Loading %
More than 2 Years	10%
More than 3 Years	15%

Disclaimer

All the above mentioned rates are indicative and may vary as per particular group experience based on multiple Underwriting parameters like Group Size, experience, age variability, type of segment, risk location etc.

Claims

The details in respect of the procedure to be followed in the event of a claim are enumerated in the Claims Manual

Cancellation:

Insured can cancel the policy by giving notice of 7 days to the company subject to nil claims in the policy. For detailed terms applicable of cancellation, policy wordings can be referred.

General Note:

For further details on the above Policy, please visit our office nearest to you. Our Officers will be pleased to furnish further details. Policy holder may also obtain copy of IRDA circular number 1385_GI-2002_ENG dated 26-04-2002, notification on

Moratorium:

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the Company on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits

Withdrawal of Policy

i. ln the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
ii. lnsured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting periodas per regulatory prescriptions, provided the policy has been maintained without a break

Grievance

ln case of any grievance the insured person may contact the Company through
Website: www.icicilombard.com Toll free: 1800 2666 Email: customersupport@icicilombard.com
ICICI Lombard General Insurance Co. Ltd. Ground floor- Interface 11, Sixth floor- Interface 16 ,
Office no 601 & 602, New linking Road, Malad (West), Mumbai – 400064

There is an interactive voice response (IVR) facility for senior citizens' grievance redressal for easy and faster resolution

lnsured person may also approach the grievance cell at any of the company's branches with the details of grievance. For branch details, please visit https://www.icicilombard.com/docs/default-source/policy-wordings-product-brochure/final-gro-mapping.pdf

lf lnsured person is not satisfied with the redressal of grievance, insured person may contact the grievance redressal officer at the details provided in the below link:

https://www.icicilombard.com/grievanceredressal.com

lf lnsured person is not satisfied with the redressal of grievance, the insured person may also approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDA Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255

Insured may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com or on https://www.cioins.co.in/Ombudsman