SALES LITERATURE

INTRODUCTION

"Financial Shield Package Policy - Group" is a comprehensively designed product which helps you against any financial exigencies at the time of any loss faced on account of uncertainties such as loss of job, business shutdown, cyber frauds, loss or damage to Home building or asset (if opted), family emergency (if opted), cancellation of trip due to defined perils and event cancellation (if opted).

BENEFITS

Claims made in respect of an Insured Person for any eligible Benefits shall be subject to the terms, conditions and exclusions of this Policy. At any point of time, our liability for any claims admitted in respect of any/all Insured Person/s during the period of insurance shall not exceed the Sum Insured as stated in the Policy Certificate against the respective Benefit.

Section A: Loss of job

Sub section 1: Involuntary unemployment on account of merger & acquisition, cost cutting and down sizing

If an Insured Person suffers an Involuntary Unemployment during the Policy period resulting in loss of Income, then We will pay the amount specified in the Policy Certificate against this Benefit for each continuous and completed month.
This Benefit shall be payable subject to the following:

1. Only Salaried individuals are eligible for cover under this Benefit.
2. The Insured Person is employed on the direct payroll of an organization or entity having a registered office in India for a minimum of six continuous months before the Risk Inception Date, or of an Indian branch of such organization or entity.
3. The benefit amount will be payable subject to waiting period as defined in the policy certificate

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Sub section 2:

Involuntary unemployment due to injury sustained or illness contracted by the insured during the policy period

In consideration of the payment of an additional premium, it is hereby agreed and declared that, notwithstanding anything written in policy contained to the contrary, the Policy shall extend to include Involuntary Unemployment of the Insured Person from his/her Primary Occupation due to Injury sustained due to an accident or Illness contracted during the policy period.

Section B: Cyber frauds

We shall pay You the Sum Insured specified against this benefit, if the loss amount exceeds the value as defined in the policy certificate and as per the waiting period defined, for Your direct financial loss resulting from an unauthorized and fraudulent use of your

- Bank Account with banks operating in India and/or
- Credit/Debit Cards issued by Banks operating in India and/or
- UPI, Mobile wallets operating in India
- Travel Cards issued by Banks operating in India

by a Third Party for transfers, purchases or withdrawals made over the internet including counterfeiting or skimming of cards, provided they are unrecoverable from any other sources as per banking regulations.

Section C: Home protect

In consideration of the additional premium, we will payout the Sum Insured as mentioned in the policy certificate for physical loss or damage, or destruction caused to **Insured's Home building** and **Household asset** by the following unforeseen events occurring during the Policy Period and the loss amount exceeds the value mentioned in the policy certificate. The perils covered with respect to the cover would be:

- Fire
- Lightening
- Explosion/Implosion
- Riot, Strike and Malicious damage
- Earthquake
- Storm, Cyclone, Typhoon, Flood and Inundation
- Subsidence and landslide including rockslide

We will pay only if Insured's Home building is used for the purpose of residence of themselves and their family

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We will not pay if

- Insured's Home building is used as a holiday home, or for lodging and boarding, or
- Insured's Home building or any part of the Insured's property is used for purposes other than residential purpose

Section D: Business shutdown cover

We will payout the Sum Insured as mentioned in the policy certificate for physical loss or damage, or destruction caused to Insured's shops manufacturing, services and trading based SMEs and shops by the following unforeseen events resulting in interruption of business of the Insured for minimum number of days (3/5/7/10/15/30 days)occurring during the Policy Period as mentioned in the policy certificate . The perils covered under this Section would include:

- Earthquake
- Storm, Cyclone, Typhoon, Flood and Inundation
- Subsidence and landslide including rockslide
- Fire
- Lightening
- Riot, Strike and Malicious damage

Section E: Family emergency

The loss of a loved one can be life altering for all those who depend on him/her. Although one can never be prepared for life's challenges one can prepare for unforeseen tragedies by planning ahead. In consideration of the additional premium, our Financial Shield Package Policy cover will support your loved ones during this hour of need with a fixed payout, in case something unfortunate happens to you or your named family member such as:

1. Accidental death
2. Permanent total disablement
3. Illness resulting in hospitalization for minimum number of days as mentioned in policy

Section F: Trip cancellation

In consideration of the additional premium, we shall indemnify to you for the financial loss incurred by the insured arising out of cancellation of the trip following unexpected events, upto before the departure of the Trip solely attributable to and/or arising out of:

- Sickness or injury of the Insured or immediate family member which requires medical attention /consultation resulting in hospitalization for minimum of 48 hours
- Death or imminent death from an unforeseen illness or injury of your immediate family member
- Natural Calamities of which you were not aware at the time of purchase of the policy like avalanches, landslides, floods, hurricanes, tornadoes, blizzards, cyclones, volcanic eruptions,

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earthquakes, forest fire, tsunamis etc. at your place of residence or your departure city or one of Your destination(s) as per your itinerary

- A Terrorist attack which occurs in your place of residence or your departure city, or in a city which is a scheduled destination for your Covered Trip provided that the act of Terrorism occurs within 15 days prior to your departure ;
- In case of loss of passport due to theft/robbery/burglary etc. and reissue of new passport has not happened prior to travel date (Applicable only to international travel)

Subject to the maximum liability of the Company as stated in Part I of the Policy Schedule, the Company shall pay to the Insured:

- The payments made for accommodation and travel in advance by You which are non-recoverable after initiation of cancellation of the same.
- Official cancellation charges of accommodation and travel tickets paid in advance of a proposed journey, if any

Section G: Event cancellation

In consideration of the additional premium, we shall indemnify to you against Insured Expenses irrevocably incurred by the Insured as a result of cancellation/postponement of the Insured event such as wedding, anniversaries, birthday parties etc due to:

- Death of Insured or their immediate family members ;
- Personal injury, either temporary or permanent, which renders the Insured or their immediate family members incapable of appearing at the insured event;
- Illness which shall necessarily prevent the insured event from occurring due to hospitalization of the Insured or their immediate family members
- Fire, lightening, riots, strike & malicious damage, storm, cyclone, flood & inundation, earthquake

Section H: Broken Bones Benefit

We will pay the percentage of the Sum Insured (specified against this Benefit in the Policy Certificate) in the manner which is specified in the table below if an Insured Person suffers an Injury due to an Accident that occurs during the Period of Cover and that Injury solely, directly and immediately results in a fracture (of the nature specified in the table below).

SrNo.	Region	Fracture	% of the Sum Insured payable
1	Skull	Compound fractures of skull with damage to the brain tissue	100%

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		All other fractures	75%
2	Lower jaw	Multiple fractures (at least one compound fracture)	75%
		Compound fracture	50%
		All other fractures	55%
3	Shoulder blade, kneecap, sternum, hand (excluding fingers and wrist), foot (excluding toes and heel)	Multiple fractures (at least one compound fracture)	75%
		Compound fracture	50%
		All other fractures	50%
4	Upper arm (including elbow and wrist)	Multiple fractures (at least one compound fracture)	75%
		Colles type fracture (compound)	50%
		All other fractures	50%
5	Spinal cord	All compression fractures	50%
		All spinous, transverse process or pedicle fractures	50%
		All other vertebral fractures	50%
6	Rib or ribs, cheekbone, coccyx, upper jaw, nose, toe and toes, finger or fingers	Multiple fractures (at least one compound)	50%
		Compound fracture	50%
		All other fractures	50%
7	Thigh or heel:	Multiple fractures (at least one compound)	50%
		Compound fracture	50%
		All other fractures	50%
8	Hip or pelvis (excluding thigh or coccyx):	Multiple fractures (at least one compound)	50%
		Compound fracture	50%
		All other fractures	50%
9	Lower leg, clavicle, ankle,	Multiple fractures (at least one compound)	50%
		Compound fracture	50%
		All other fractures	50%

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