Smart Janata Personal Accident Insurance Policy

Sales Literature

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.

Claims

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

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 Insurance Regulatory and Development Authority (Protection of policy holders' interests) Regulations, 2002.