



Royal Sundaram

Royal Sundaram Alliance Insurance Company Limited
 Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR)
 Karapakkam, Chennai - 600097. Regd office : 21, Patullos Road, Chennai - 600 002.

ACCIDENT SHIELD CLASSIC

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	ACCIDENT SHIELD CLASSIC	
2	What am I Covered for	<ul style="list-style-type: none"> Accident Shield Classic is a worldwide Personal Accident (caused by external, violent and visible means) Cover that is specially designed to cover the following, happening within twelve months from the date of accident: Death: In unfortunate event of fatal accident the Sum stated in the Schedule/ Certificate of Insurance will be paid to the nominee of Insured Person. Permanent Total Disablement: In unfortunate event of an accident resulting in Permanent Total Disablement the Insured Person will be paid the Sum stated in the Schedule/Certificate. Permanent Partial Disablement: In unfortunate event of an accident resulting a Permanent Partial Disablement the Insured Person will be paid a specified percentage of Sum stated in Schedule/Certificate of Insurance according to the disability which has been listed in the policy. Monthly Income Benefit: Fixed Benefit as per plan chosen shall be paid, in the event of Permanent Total Disablement, every month for a period of 12 months from the date of Permanent Total Disablement. Medical Expenses due to hospitalization: Reimbursement of medical Expenses for hospitalization for minimum period of 24 hours due to Accident, up to the sum stated in the Schedule/Certificate of Insurance. Education Grant: In the event of death or Permanent total disablement of the insured person, Educational grant of Rs.10,000/- is payable in case one dependent child and Rs.20,000/- in case of more than one dependent child. Transportation Expenses of Mortal Remains: A lump sum of Rs.5000/- for carriage of Insured person's dead body to the place of his/her residence from the place of accident. 	Benefits
3	What are the major exclusions in the policy	<ul style="list-style-type: none"> Intentional Self injury/Suicide Whilst under the influence of intoxicating liquor & drugs While engaging in Aviation or other dangerous/hazardous sports like mountaineering and ballooning Venereal Diseases, Aids or Insanity War and allied perils, Nuclear weapons and radiation. Pregnancy or Child birth Pre-existing Condition <p>*Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing</p>	Exclusions
4	Waiting Period	For Medical expenses due to hospitalization the cover commences only after 7 days from the date of inception of the policy.	
5	Payout Basis	Reimbursement of covered expenses up to specified limits AND/OR Fixed amount on the occurrence of a covered event	Benefits
6	Cost Sharing	Not Applicable	Not Applicable
7	Renewal Conditions	<ul style="list-style-type: none"> Life long renewal provided premium is paid on/before the expiry date of the policy or grace period of 30 days. The Policy shall be withdrawn at any time by the company by giving three months notice to the insured/proposer. A suitable Alternate product will be made available at the time of Withdrawal. At renewal, the coverages, terms & conditions and premium may change, in which case a three months notice shall be sent to the Proposer/Insured. 	Conditions
8	Renewal Benefits	Cumulative Bonus: 5% increase on Sum Insured for covered Benefits a, b, c and d for every claim free year subject to a maximum of 25%.	Benefits
9	Cancellation	<ul style="list-style-type: none"> The Company may at any time by notice in writing terminate this policy in the event of fraud or misrepresentation by the Insured/Insured Person or non-cooperation by the Insured The insured may at any time cancel this policy and in such event, the Company shall allow refund of premium less premium at Company's short period rate provided no claim has occurred upto the date of cancellation. 	Conditions
10	Claim Form Availability	The standard claim forms are available in our website for ready reference. The same may be also obtained from any of our offices on request.	
(Legal Disclaimer) Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.			

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