



Royal Sundaram

**Group Personal Accident Policy
Prospectus**

Royal Sundaram General Insurance Co. Limited

Group Personal Accident – Protecting what you value

Your employees are an extremely important resource for your business. To demonstrate that you value them you want to help them and their loved ones in case of misfortune. To cater to this large human pool Royal Sundaram's Group Personal Accident (GPA) Policy, provides coverage for you, as a business owner, and gives benefit in case of accidental injury, death or disability insurance to any employee during the length of their employment.

Who is providing coverage under Group Personal Accident Policy?

Your Coverage under Group Accident Policy is offered by Royal Sundaram General Insurance Co. Limited, a joint venture between the Sundaram Finance, one of the most respected NBFCs of India and RSA, a UK based, Global Insurance player.

Policy Tenure - one year

Eligibility - The employee/members of the organisation

Benefits

The policy provides cover against bodily injury due to accident caused by external, visible and violent means and such bodily injury resulting in death or disablement within 12 calendar months from the date of accident. The policy also extends to cover medical expenses incurred for treatment of accidental injury that results in a valid claim under the following benefits.

The nature of loss covered is categorized under 5 Table of benefits

Benefit	Nature of Loss
1	Death only
2	Loss of Limbs/Eyes
3	Permanent Total Disablement
4	Permanent Partial Disablement
5	Temporary Total Disablement

The following additional covers are given in a Group Personal Accident policy

Accidental Medical Expenses Cover
Child Education Fund
Repatriation
Family Transportation
Modification Benefit

Acceptance

The following are the information required to evaluate the risk of all Group Personal Accident Proposals.

- Nature of Occupation
- Profile of the group of employees to be covered
- Sum Insured limits
- Past Claims experience and the respective terms of coverage and group size

Premium

The Premium is quoted based on the above information provided.

Exceptions

The Company shall not be liable under this Policy for

- compensation under more than one of the foregoing Benefits in respect of same accident or period of disablement of the Insured Person
- any other payment in respect of the Insured Person after a claim under one of the Benefits 1,2(a) and 2(b) has been admitted and become payable. However, amounts relating to carriage of the dead body of the Insured Person and medical expenses will be payable in addition if applicable.
- payment of Benefit in respect of accident, death, injury or disablement of the Insured Person
 - from intentional self-injury, suicide or attempted suicide
 - whilst under the influence of intoxicating liquor or drugs
 - directly or indirectly caused by venereal diseases, AIDS or insanity
 - arising or resulting from the Insured Person committing any breach of law with criminal intent
- any payment in respect of death or disablement resulting directly or indirectly from, caused by, contributed to or aggravated or prolonged by child birth or pregnancy or in consequence thereof.
- any payment in respect of death, injury or disablement of the Insured Person due to or arising out of 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 detentions.
- Persons whilst engaged in Hazardous sports or Hazardous Activities.
- any payment in respect of death of, or bodily injury or any disease or illness to the Insured Person
 - directly or indirectly caused to or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

For the purpose of this Exception, combustion shall include any self sustaining process of nuclear fission.

- directly or indirectly caused by or contributed to by or arising from nuclear weapons material
- any losses directly or indirectly arising out of, or contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Exception, Nuclear, Chemical, Biological terrorism shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Chemical agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Biological agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants. If we allege that by reason this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

- In case of Medical Expenses Extension Cover
 - This Insurance shall not apply in so far as it applies to a female for expenses incurred in respect of any condition arising from or traceable to any disease of the organs of generation, malignant disease of mammary gland, pregnancy, childbirth, abortion or miscarriage or any complications and/or sequels arising from the foregoing, unless otherwise provided hereafter.
 - The Company shall not be liable to make any payment under this Policy in respect of
 - disease, injury, death or disablement directly or indirectly due to war, invasion, act of foreign enemy, hostilities or war like operation (whether war be declared or not) or civil commotion or rebellion, military, naval or air service or breach of law, hunting, steeple chasing, revolution, insurrection, mutiny, engaging in aviation other than a passenger (fare paying or otherwise) in any licensed standard type of aircraft.
 - circumcision or strictures or vaccination or inoculation or change of life or beauty treatment of any
 - description or dental or eye treatment or intentional self injury or insanity of dissipation or nervous
 - breakdown (which expression shall cover also general disability “run down” conditions and general “overhaul”) or venereal disease or intemperance or

the use of intoxicating drugs or liquors or any disease, injury, death or disablement directly or indirectly due to any one or more of them.

Claims Procedure and Documentation

- The Insured or his nominee shall deliver to the Company, within 30 days of the date of occurrence of the Insured Event, a detailed statement in writing as per the claim form and any other material particular, relevant to the making of such claim. The Insured or his nominee shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
- Proof satisfactory to the Company shall be furnished in connection with all matters upon which a claim is based. Such evidence as the Company may from time to time require shall be furnished and a post-mortem examination report wherever applicable, shall be furnished to the Company within a period of thirty days. A service provider (if required) would be deputed by us to verify the records/ circumstances of the claim
- If the Company requests that bills/ vouchers / Reports in a language, other than English /Hindi be accompanied by an appropriate translation then the costs of such translation must be borne by the Insured Person
- Provided that if one or more insured persons are covered, all sums payable hereunder shall be payable in case of death or permanent total disablement only after deleting by an endorsement the name of the insured person in respect of whom such shall become payable without any refund of premium.
- To submit to a medical examination by the Company's nominated Doctor or undergo diagnostic or other medical tests as often as the Company considers necessary, in its sole discretion.

Claim Documentation

Death Claim:

- Submit the duly filled in claim form with the following documents:
 - Original Death Certificate
 - Post Mortem Report
 - Inquest report
 - Accident report
 - FIR/MLC copy
 - Hospital records
 - News Paper cuttings if any and any other relevant records
 - Chemical Analysis Report if available
 - English Translation of vernacular documents
 - Succession Order/legal heir certificate/legal documents to establish identification of legal heir in the absence of nomination under the policy
 - Any other document as may be required by the Company

Disablement Claim:

- Submit the duly filled in Claim form with the following documents
 - Disability Certificate issued by attending physician
 - Accident report
 - FIR/MLC copy
 - Hospital Records
 - News Paper cuttings if any and any other relevant records
 - English Translation of vernacular documents
 - Latest IT return to show Proof of annual income
 - Any other document as may be required by the Company

Medical Expenses Claim due to Accident Hospitalization

1. Discharge summary
2. Original Hospital Bills
3. Advance and final receipts (All receipts shall be numbered, signed and stamped)
4. Prescriptions for medicines
5. Diagnostic Test Reports, X Ray, Scan, ECG and others including doctor's advice demanding such tests)
6. Cash memos/bills for medicines purchased from outside

The claim documents should be sent to the Claims department of the Office of the Company through which this insurance is effected, at the address mentioned in the Policy schedule or any endorsement forming part of this policy

Or

Health Claims Department
M/s.Royal Sundaram General Insurance Co.Ltd.,
Corporate office: Vishranthi Melaram Towers,
No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam,
Chennai - 600097.

All claims under this Policy shall be payable in Indian Currency. No liability under the Policy will be admitted, if the claim is fraudulent or supported by fraudulent means.

Cancellation

The Company may at any time, by giving 7 days notice in writing, terminate this Policy, on the grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the Insured and all the premium paid hereon shall be forfeited to the Company. Such notice shall be deemed sufficiently given, if communicated by e-mail or posted by Registered post and addressed to the Proposer at the address mentioned in the Policy or by any other reliable mode of communication.

The Policy may also be cancelled at any time by the Proposer by giving notice in writing. Provided no claim has arisen under the within mentioned Policy prior to the receipt of such notice by the Company, the Proposer would be entitled to a return of premium less premium at Company's Short period scales as mentioned below for the period, the Policy had been in force.

Short Period Rates

Period for which Policy has remained in force as on date of cancellation	% Retention by the Company
less than 1 month	25% of annual premium
between 1 month and 3 months	50% of annual premium
between 3 months and 6 months	75% of annual premium
Above 6 months	full annual premium

Renewal Notice

This Policy may be renewed by mutual consent every year. The Company shall not, however, be bound to give notice that such renewal premium is due.

Policy must be renewed within the Grace Period of 30 days of expiry to maintain the continuity of coverage. However no coverage shall be available during the period of such break. A policy that is sought to be renewed after the Grace Period of 30 days will be underwritten as a fresh policy at Our discretion. The product / plan may be withdrawn at any time, by giving a notice of 3 months to the Insured by Courier / Registered Post / Acknowledgement due post at the address recorded / updated in the policy. When the policy is withdrawn, the product / plan shall not be available for renewal at the due date. However, the cover under such policy shall continue till the expiry date shown in the schedule of the policy. In the event of withdrawal of a product, Company shall offer similar alternative product from its currently marketed product suites.

Portability

The Insured Person has portability rights in the event of exit of the Insured Person from the policy provided the Insurer has not terminated the Insured Person from being a part of the Group Personal Accident Insurance Policy due to fraudulent activities or misconduct.

Disclaimer

Insurance is the subject matter of solicitation. Group Personal Accident Policy is issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy. This Prospectus is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. This plan is underwritten by Royal Sundaram General Insurance Co. Limited. Your participation in this insurance product is purely on a voluntary basis.

Prohibition of Rates

Section 41 of the Insurance Act 1938

No person shall allow or offer to allow, directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published Prospectus or table of the insurer. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

For any Complaint / Grievance / Refund / Cancellation / Claim, please contact:

Royal Sundaram General Insurance Co. Limited
Vishranthi Melaram Towers,
No. 2 / 319, Rajiv Gandhi Salai (OMR)
Karapakkam, Chennai – 600097
Phone: 044-7117 - 7117
Toll No. 1-860-425-0000
Email: customer.services@royalsundaram.in
Visit us at www.royalsundaram.in