

## Citi PA Plus Insurance Policy

### Prospectus

#### Target customers

The target customers are Citibank credit card holders between the age of 18 and 70 years. The cover is available for self and spouse only.

#### Coverage

This Insurance is a worldwide Personal Accident Cover that is specially designed to cover the following within 12 months from the date of accident (caused by external, violent and visible means):

- **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.
- The benefits under this policy will be doubled if the accident is directly caused due to an accident of the aircraft, train, or stage carriage bus in which the Insured Person is travelling and resulting in Death. The double benefit is not applicable if.
  - a) the accident takes place while boarding/alighting from the aircraft, train or stage carriage bus.
  - b) the aircraft, train or stage carriage bus is chartered for the journey.
- **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.

#### EXCEPTIONS

The Company shall not be liable under this Policy for:

1. Payment of compensation in respect of Death/Permanent Total Disablement of the Insured Person.
  - a) from intentional self-injury, suicide or attempted suicide.
  - b) whilst under the influence of intoxicating liquor or drugs
  - c) whilst engaging in Aviation, whilst mounting into, dismounting from or traveling in any aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, [Standard type of Aircraft' means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned OR chartered OR operated by a regular airline OR whether such an aircraft has a single engine or multiple engine].
  - d) directly or indirectly caused by venereal diseases, AIDS or insanity.
  - e) arising or resulting from the Insured Person committing any breach of law with criminal intent.
  - f) as a result of, or which is contributed to by, the Insured Person suffering from any pre-existing condition or pre-existing physical or mental defect or infirmity.

Complications arising from the pre-existing physical or mental defect or infirmity will be considered as part of the pre-existing disease.

- g) persons working in underground mines, explosives, magazines, workers involved in electrical installation with high tension supply, Jockeys, Circus personnel, Persons engaged in racing on wheels or horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hang gliding, river rafting, polo and persons engaged in occupation/activities of similar hazard.

#### Citi PA Plus Insurance Policy

2. Payment of compensation in respect of Death/Permanent Total Disablement of the 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 action or Usurped Power, Seizure, Capture, Arrests, Restraints and Detainments.

3. Compensation under more than one of the foregoing sub clauses in respect of the same incident.

4. Payment of Compensation in respect of death/Permanent Total Disablement of the Insured Person.

a) directly or indirectly caused by 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.

b) directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

5. Pregnancy Exclusion Clause: The Insurance under this Policy shall not extend to cover death resulting directly or indirectly from, caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.

6. Nuclear, Chemical, Biological Terrorism Exclusion Clause: The Insurance under this Policy shall not extend to cover Death resulting directly or indirectly arising out of, 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 exclusion "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 this 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 the Company alleges that by reason of this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

### **Claims Procedure**

1. Upon the happening of any event which may give rise to a claim under this Policy, written notice with all particulars must be given to the Company immediately, in any case, not later than 60 days after the occurrence of the event. Initial notification can be made by telephone. Company reserves the right to repudiate claims intimated beyond 60 days.

2. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based. Such evidence as the Company may, from time to time require shall be furnished as early as possible. Provided that all sums hereunder shall be payable only by deleting by an endorsement, the name of the Insured Person in respect of whom such amount shall become payable without any refund of premium.

## 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.

The Claim documents should be sent to:

### Health Claims Department

M/s Royal Sundaram General Insurance Co. Limited  
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)  
Corporate office: Vishranthi Melaram Towers, No. 2 / 319  
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Claim documents may be submitted to local Royal Sundaram Offices address of which can be obtained by calling our Toll Number 1860 425 0000.

### When does the Cover End?

Event	Parameter
End of coverage term	Expiry date of policy period unless renewed
If you cancel the coverage	Premium would be refunded as per the grid short period scales
Non receipt of renewal premium	If the renewal premium is not paid within the due date and within the Grace Period of 30 days.
Fraudulent event/non-cooperation	The policy when not renewed on grounds of fraud, moral hazard or misrepresentation or non-cooperation by you.

### Cancellation/Termination

The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, non-disclosure of material facts on the Proposal Form or non-cooperation by the insured by giving 14 days notice in writing. Such notice shall be deemed sufficiently given if posted by Registered

Post Acknowledgement Due addressed to the Insured at the address last registered in the Company's books and shall be deemed to have been received by the Insured at the time when the same would be delivered.

Or

The Policy may be cancelled at any time, by the Insured by giving 30 days notice in writing sent under Registered Post Acknowledgement Due.

**PROVIDED** no claim has arisen under the within mentioned policy prior to the receipt of such notice by the Company, the Insured person would be entitled to the return of premium less premium at Company's short period rates for the period the Policy has been in force

**Short period scales of rates:**

<b>Duration</b>	<b>Company's retention %</b>
Less than 30 days	25% of annual rate
Between 1 month and 3 months	50% of annual rate
Between 3 months and 6 months	75% of annual rate
Above 6 months	Full annual premium

**Free Look Period:**

At the inception of the policy the Insured Person will be allowed a period of 30 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If Insured Person has not made any claim during the free look period, he will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force:

- a) A refund of the premium paid less any expenses incurred by the Insurer on medical examination of the insured person and the stamp duty charges or;
- b) where the risk has already commenced and the option of return of the policy is exercised, a deduction towards the proportionate risk premium for period on cover or;
- c) Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.
- d) Free-look will not be applicable for policies with tenure less than one year.
- e) Free-look not applicable in case of renewals.

All rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy

**Moratorium**

After completion of five continuous years under this policy no look back would be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the Sum Insured of the first policy and subsequently completion of five continuous years would be applicable from the date of enhancement of sum insured only on the enhanced limits. After the expiry of Moratorium Period no claim under this policy shall be contestable except for proven fraud specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments as per the policy. The accrued credits gained under the ported and migrated policies shall be counted for the purpose of calculating the Moratorium period.

**Claims in respect of Multiple Policies**

If multiple certificates are issued under the same Group policy or across multiple group policies in the name of same person issued by us then we shall refund the premium of all other policies except the policy with maximum Sum Insured. However, in case of fraud or misrepresentation, all the policies will be cancelled and premium stands forfeited. If customer has multiple policies with different insurers, on occurrence of the insured event, he can claim from all Insurers under all policies.

**Renewal Clause**

- i. This Policy will automatically terminate at the end of the Policy Period. This Policy is ordinarily

**Citi PA Plus Insurance Policy**

- renewable on mutual consent for life, subject to application of Renewal and realization of Renewal premium. All Renewal application should reach Us on or before the Policy Period End Date.
- ii. We may in Our sole discretion, revise the Product and Renewal premium payable under the Policy provided that revision to the Renewal premium are in accordance with the IRDAI rules and regulations as applicable from time to time. Renewal premiums will not alter based on individual claims experience. We will intimate You of any such changes at least 3 months prior to date of such revision or modification.
  - iii. The premium payable on renewal shall be paid to Us on or before the Policy Period End Date and in any event before the expiry of the Grace Period. For the purpose of this provision, Grace Period means a period of 30 days in case of one year immediately following the Policy Period End Date during which a payment can be made to renew this Policy without loss of continuity benefits such as Waiting Periods and coverage of Pre Existing Diseases.
  - iv. Renewal of the Policy will not ordinarily be denied other than on grounds of moral hazard, misrepresentation or fraud or non-cooperation by You.
  - v. We reserve the right to carry out underwriting in relation to any alterations like increase/decrease in Sum Insured, change in plan/coverage, addition/deletion of members, addition/deletion of Medical Conditions, request at the time of Renewal of the Policy. Any request for acceptance of changes on renewal will be subject to underwriting. The terms and conditions of the existing Policy will not be altered.
  - vi. This product may be withdrawn by Us after due approval from the IRDAI. In case this product is withdrawn by Us, this Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDAI. We shall duly intimate You regarding the withdrawal of this product and the options available to You at the time of Renewal of this Policy.
  - vii. For persons above 60 years, the sum insured under the policy shall be restricted to a maximum of 10 lacs, unless otherwise stated in the schedule.

**Portability:**

If proposer desires to port to any Personal Accident policy of the company, application in the appropriate form should be made before two weeks from the date of renewal. The company retains the rights to underwrite proposals falling under portability as per the company's underwriting guidelines. In the event of acceptance of proposal under portability the commencement date for the purpose of applying time bound exclusions and Pre-existing Disease(s) shall be deemed from the first inception date of any Personal Accident Insurance Policy and such rights shall be limited to the extent of the sum insured, in each of the year, provided the Policy has been continuously renewed without any break. If insured desires to port this policy with other insurers, he shall approach them well before the renewal date (at least 45 days prior to renewal date) to avoid break in the policy coverage due to possible acceptance delays.

## Rates

Annual Premium to be paid by the policyholder is as follows. However please note that premium collected from the policy holders will be on a monthly basis.

### PA Plus Annual Premium with 12.36% ST

Cover for	Benefit	Premium	ST+Edu Ces	Total
Self Only	750000	1224	151	1375
Self Only	1000000	1608	199	1807
Self Only	1500000	2388	295	2683
Self+Spouse	750000	2280	282	2562
Self+Spouse	1000000	3060	378	3438
Self+Spouse	1500000	4668	577	5245

The premium is also payable monthly and is debited to the credit card account of the insured

### Base monthly Premium excluding Service Tax

Monthly Premium	Benefit Amount		
	Rs.7,50,000/-	Rs.10,00,000/-	Rs.15,00,000/-
Self	102	134	199
Self and spouse	190	255	389

### Disclaimer:

Insurance is the subject matter of solicitation. Citi PA Plus Insurance Policy is issued by Royal Sundaram General Insurance Company Limited. Claims will be settled by Royal Sundaram General Insurance Company 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 Company Limited. Your participation in this insurance product is purely on a voluntary basis.

### Prohibition of rebates:

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  
(Formerly known as Royal Sundaram Alliance Insurance Company 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](mailto:customer.services@royalsundaram.in)  
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