

# Prospectus

## PRAVASI BHARTIYA BIMA YOJANA

### Key Features

- Coverage for Personal Accident covering Death and Permanent Total Disability
- Transportation of Mortal remains of the Insured and air fare expense for one Attendant to accompany the mortal remains.
- Hospitalisation expense of Insured person and his family members (Spouse and Children), maternity expense of woman insured person.
- Repatriation cover for insured person for Medical Emergency and “Employment Emergency”
- Litigation expenses relating to insured person’s employment abroad.

### Who can take this Policy?

1. This Scheme shall be mandatory for all citizens of India who apply for and obtain an emigration clearance as required under the Emigration Act, 1983 (31 of 1983) as well as emigrants going for overseas employment for various professions falling under work categories covered under Section 2 (o) of Emigration Act, 1983 irrespective of the passport category.
2. Age Limit: For Adult – Minimum - 18 years and For Child: Maximum upto age of 21 Years.

### Limit of cover:

Sections		Coverage	Existing Benefits (In Rs.)
Section 1		Personal Accident covering Death and Permanent Total Disability	Rs 10,00,000/-
Section 2		Transportation and Airfare for Attendant	Actual economy class return airfare for attendant and actual transportation cost of mortal remains
Section 3	Part A	Hospitalization Expenses covering injuries/diseases	Rs. 100,000/- (upto Rs. 50,000 Per Hospitalisation)
	Part B	Maternity Expenses	Rs 35,000/- for Normal, Rs. 50,000 for Caesarean
	Part C	Hospitalization Expenses of Insured’s Family in India	Rs 50,000/-

<b>Section 4</b>	Part A	Employment Contingencies	Actual economy class airfare
	Part B	Repatriation Expenses on Medical Grounds	Actual economy class airfare
<b>Section 5</b>		Legal Cost	Rs 45,000/-

## Period of Insurance: 2 Years and 3 Years

### Premium:

For 2 Years: Rs. 275/- + GST

For 3 Years: Rs. 375/- + GST

**Renewal:** Online renewal available for the further period subject to production of proof of employment.

## Coverage & Exclusion

### Section 1 – Personal Accident

What is Covered	What is not Covered (Exclusion)
<p>If following bodily Injury which solely and directly causes Insured Person's death or permanent total disablement leading to loss of employment abroad, We shall pay to You or Your legal representative the sum(s) set forth in the Schedule, provided that such bodily injury has been sustained during the period of Insured Person's employment abroad as emigrant. However the Accident leading to injury may</p>	<p>We will not be liable for payment of compensation in respect of Injury as a consequence of: I. Whilst engaging in aviation or ballooning or whilst mounting into, dismounting from or traveling in any aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft. II. Whilst racing on wheels or horseback, hunting, mountaineering, skiing or ice hockey or being engaged in winter sports. III. Pregnancy or childbirth. IV. Venereal disease or insanity. V. Any compensation for death or permanent disability happening after 12 months of Insured Person having sustained the accidental bodily Injury.</p>

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take place anywhere in the world.

## Section 2:

### Transportation of Mortal remains and Airfare for Attendant

What is Covered	What is not Covered (Exclusion)
<p>In the event of an accidental death of Insured Person whilst in employment outside India:</p> <ol style="list-style-type: none"> <li>1. We will reimburse the actual cost of transporting the mortal remains of the deceased back home to India.</li> <li>2. We will reimburse the additional cost of economy class return airfare for one attendant to accompany the mortal remains from the place of death abroad to back home in India. For both the above expenses, the journey has to be completed through the shortest direct route available.</li> </ol>	<p>We will not liable for:</p> <ol style="list-style-type: none"> <li>1. Any claim of reimbursement filed with Us after 90 days of completion of the journey or transportation.</li> <li>2. Any legal or other incidental cost involved in transportation of mortal remains or that of attendant for the return journey</li> <li>3. Any reimbursement claimed without proof of original tickets or receipts for means of transport and conveyance.</li> </ol>

## Section 3:

### Hospitalisation expenses and Maternity expenses

What is Covered	What is not Covered
<p>We will pay the Reasonable and Customary Charges of Hospitalisation expenses actually incurred but upto the limits specified in the Policy Schedule for the following:</p> <p><b>Part A Hospitalisation expenses: -</b>            In case the Insured Person sustains any Injury or contracts any Disease and upon advice of a Medical Practitioner, he/she has to incur Hospitalisation expenses in Nursing Home/Hospital in India or in the country of employment.</p> <p><b>Part B Maternity expenses: -</b>            In case a woman Insured Person incurs the Hospitalisation expenses relating to maternity in Nursing Home/Hospital in India or in the country of employment, arising out of her pregnancy. This benefit is payable after the period of nine months from the commencement of Period of Insurance. The period of</p>	<p>We will not be liable for:</p> <ol style="list-style-type: none"> <li>1) All Diseases/Injuries which are in Pre-existing condition when the cover incepts for the first time under this Policy.</li> <li>2) Any expense on Hospitalisation for any Disease which incepts during first 30 days of commencement of this insurance cover. This exclusion shall not apply in case of the Insured Person having been covered under this Policy or Group or Individual Medical Insurance Policy with any of Indian Insurance Companies for a continuous period of preceding 12 months without a break.</li> <li>3) Any expense incurred in the first year of operation of the insurance cover on treatment of the following Diseases:             <ul style="list-style-type: none"> <li>• Cataract, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma</li> </ul> </li> </ol>

nine months relates to normal delivery, as well as caesarean section or abdominal surgery for extra uterine pregnancy.

**Part C Hospitalisation expenses of Insured's Family members:** - In case

a Family member of Insured Person comprising spouse upto age of 60 years and two children upto the age of 21 years sustains any injury or contracts any disease, and upon advice of Medical

Practitioner, any or all of them have to incur Hospitalisation expenses in a Nursing Home/Hospital in India. This benefit is payable provided that a claim has been paid or liability has been admitted by Us under Section 1 of this Policy. The Hospitalisation expenses for the purpose of this Section will include the following expenses: -

1. Room, Board and Nursing expenses as provided in any of the Hospital/Nursing Home.
2. Medical Practitioner, Anaesthetist, Consultant fees.
3. Expenses on Anaesthesia, Blood, Oxygen, Operation Theatre, surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of Organs and similar expenses.
4. Expenses on Vitamins and Tonics, only if forming part of treatment as certified by the attending Medical Practitioner.

**Note**

The Hospitalisation expenses incurred for treatment of Any One Illness under agreed package charges of the Hospital/Nursing Home will be restricted to 80% of the Sum Insured or actuals, whichever is less.

- Hernia, Hydrocele, Congenital Internal Disease.
- Fistula in anus, Piles, Sinusitis
- Choletithiasis and Cholecystectomy

This exclusion shall not apply in case of the Insured Person having been covered under this Policy or Group or Individual Medical Insurance Policy with any of Indian Insurance Companies for a continuous

period of preceding 12 months without a break.

4) Any expenses outside the period of actual Hospitalisation as well as incurred outside the Hospital where treatment is taken.

5) Circumcision, unless necessary for the treatment of a Disease not otherwise excluded or required as a result of accidental bodily injury, vaccination, inoculation, cosmetic or aesthetic treatment of any description (including any complications arising thereof), plastic

surgery except those relating to treatment of Injury or Disease.

6) Any Maternity Expenses incurred outside India unless the requisite documents are certified by Indian Mission/Post.

7) Any Maternity Expenses in respect of more than 2 children.

8) Cost of spectacles and contact lens or hearing aids.

9) Dental treatment or surgery of any kind, unless requiring Hospitalisation.

10) Convalescence, general debility, run down condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease.

11) Expenses on diagnostic, x-ray, or laboratory examinations, unless related to the treatment of Disease or Injury falling within ambit of Hospitalisation xpenses as certified by Medical Practitioner.

12) Any expense on treatment of Insured Person as outpatient in a Hospital.

13) Any expense on Naturopathy

14) Any travel or transportation expenses.

15) Any expense related to Disease/Injury suffered whilst engaged in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang

	<p>gliding, mountain or rock climbing necessitating the use of guides or ropes, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports and activities of similar hazard.</p> <p>16) External medical equipment of any kind used at home as post hospitalisation care, like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthmatic condition, etc.</p>
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**Section 4:**

**Employment Contingencies & Repatriation Expenses**

What is Covered	What is not Covered
<p>We will pay to You for actual one way economy class airfare to return back home in India by the shortest direct route available to the under noted circumstances: -</p> <p><b><u>Part A (Employment Contingencies)</u></b></p> <ul style="list-style-type: none"> <li>i. Insured Person is/has not been received on behalf of employer, when he/she arrives at his/her workplace or destination abroad i.e. employer refuses the job/employment to the Insured Person.</li> <li>ii. If there is any substantive change in the job/employment contract/agreement to the disadvantage of the Insured Person.</li> <li>iii. If the employment is prematurely terminated within first three months of Period of Insurance for no fault of the Emigrant (Insured Person)</li> </ul> <p><b><u>Part B (Repatriation Expenses on Medical Grounds)</u></b>            Emigrant (Insured Person) falls sick or is declared medically unfit to commence or continue or resume working and the service contract is terminated by the Employer abroad</p>	<p>We will not liable for any payment, unless the grounds for repatriation are certified by Indian Mission/Post abroad and original air tickets are submitted.</p>

<p>within the first 12 months of commencement of cover under this Policy.</p> <p><b>Note:</b>          In such cases where the repatriation is arranged by Indian Mission/Post, We will reimburse the actual transportation expenses to the concerned Indian Mission/Post.</p>	
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## Section 5:

### Legal Costs

What is Covered	What is not Covered
<p>We will pay to You upto limits specified in the Schedule in connection with legal expenses incurred by You in any litigation expenses relating to Insured Person's employment abroad.</p>	<p>We will not liable for:</p> <p>1) Any claim unless the actual expenses incurred are certified by Indian Mission/Post abroad.</p> <p>2) Any claim unless the necessity of filing such case is certified by appropriate Ministry of that country.</p>

## SPECIAL PROVISIONS

- 1) **Limit of liability:** The maximum limit of liability under this Policy will be Sum Insured/Limit mentioned against each Section/Subsection/part of the Section. Any claim will reduce the Sum Insured/Limit by such claim amount for the remaining Period of Insurance.
- 2) **Shortest Direct Routes:** The benefit available under this Policy for transportation and journey cost is payable only by shortest direct route, unless in Our opinion the longer route was undertaken due to contingencies involved and warranted.

## GENERAL EXCLUSIONS (Applicable to All the Sections)

We will not pay:

- 1) For any claim relating to events occurring before the commencement of the cover and after the expiry of the cover as described in the Period of Insurance.
- 2) For any claim if the Insured Person –
  - a) Is travelling against the advice of a physician.

- b) Is receiving or on a waiting list for specified medical treatment declared in a Medical Practitioner's Report or Certificate.
  - c) Has received terminal prognosis for a medical condition.
  - d) Is taking part in a naval, military or air force operation, whether in the form of military exercises or war games, or actual engagement with the enemy, whether foreign or domestic.
- 3) For any claim, if the Insured Person is working in a different profession/job/occupation and/or in a different country of employment, and/or for a different Employer/Sponsor than what is declared in the Proposal Form and mentioned in the Schedule with regard to profession/job/occupation, country of employment and Employer/Sponsor.
  - 4) Any claim in the event of war or military action occurring against the country or internal conflict in the country to which the Insured Person/Emigrant has gone for the work.
  - 5) Any claim arising after expiry date of passport or visa for Insured Person.
  - 6) For any claim arising out of illness or Accident that the Insured Person has caused intentionally, including committing or attempting suicide or as a result of drug addiction, alcoholism or whilst under influence of intoxicating liquor.
  - 7) For any claim arising out of mental disorder, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immuno Deficiency Virus) and /or any HIV related illness including AIDS (Acquired Immuno Deficiency Syndrome) and /or any mutant derivative or variations thereof howsoever caused.
  - 8) Any claim that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
  - 9) For any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
    - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
    - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
    - c) Asbestosis or any related sickness or disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestosis or products thereof.
  - 10) For any claim relating to any consequential loss
  - 11) For any claim arising in respect of travel by the Insured Person to any country against whom the Republic of India has imposed general or specific travel restrictions, or against whom it may impose such restrictions or any country which has imposed or may impose subsequently such restrictions against travel by a citizen of India to such country.
  - 12) For any claim arising out of Insured Person's attempted engagement in any criminal or other unlawful act.

- 13) War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, assault, restraint, nationalization, civil commotion or loot or pillage in connection herewith.
- 14) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
- 15) The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.
- 16) Air travel except as a passenger on a recognized airline operating on regular scheduled air routes and air travel by any charter aircraft duly licensed as a recognized air carrier and flown by professional crews between properly established and maintained airports.
- 17) Participation in any kind of motor speed contest (including trial, training and qualifying heats)
- 18) This Insurance does not cover any loss, damage, cost or expense directly or indirectly arising out of
  - a) Biological or chemical contamination
  - b) Missiles, bombs, grenades, explosives due to any act of terrorism

#### GENERAL CONDITION (Applicable to the whole policy)

- 1) Eligibility:** The Policy covers only those Emigrants who have availed this Policy before leaving India and whose passport is endorsed as —Emigration Check Required. The benefits under the Policy are available after finalization of the Insurance Contract but only during the Period of Insurance.
- 2) Reasonable Precautions:** You/Insured Person shall take all reasonable precautions to prevent Injury, Illness, disease and damage in order to minimize claims. Failure to do so will prejudice the Insured Person's claim under this Policy.
- 3) Validity:** The Policy will be valid only if the Insured Person commences the journey within 14 days of the first day of insurance as indicated in the Policy Schedule.
- 4) Mis-description:** The Policy shall be void and all premium paid by You to Us will be forfeited in the event of a misrepresentation or concealment of any material information.
- 5) Notice:** You will give every notice and communication in writing to Our office through which this insurance is affected.
- 6) Changes in Circumstances:** You must inform Us, as soon as reasonably possible, of any change in information You have provided to Us about the Insured Person

and/or his/her job, country of employment and/or employer which may affect the insurance cover provided.

- 7) Waiver of conditions:** No waiver of any terms, provision, conditions and endorsements of this Policy shall be valid unless made in writing and signed by Our authorized official
- 8) Three Month Notice:** We shall give You notice in the event We may decide to revise, modify or withdraw the product. Such notice shall be given to You at least three months prior the date when such modification or revision or withdrawal comes into effect. We also promise You that,
- i. In case of modification or revision, the notice given to You shall detail the reasons for such revision or modification, in particular the reason for an increase in premium (if any) and the quantum of such increase.
  - ii. The product shall be withdrawn only after due approval from the Insurance Regulatory and Development Authority. However, if You do not respond to Our intimation in case of such withdrawal, the Policy shall be withdrawn on the Renewal date and We shall provide You/ Insured Person with an option to migrate to a substitute product offered by Us, subject to portability conditions.
- 9) Fraud:** If a claim is fraudulent in any respect or supported by any fraudulent statement or device with or without Your knowledge or that of the Insured Person, all benefit(s) under this Policy shall be forfeited.

#### **10) Multiple Policies**

- i. If two or more policies are taken by You during the period for which You are covered under this Policy from one or more insurers, the contribution clause shall not be applicable where the cover/ benefit offered:
  - a. is fixed in nature i.e., if opted in the Policy;
  - b. does not have any relation to the treatment costs;
- ii. We also agree that even if, You are covered under multiple policies providing Personal Accident cover, We shall make the claim payments independent of payments received under other similar policies in respect of the covered event.
- iii. We agree that even if two or more policies are taken by You during the time for which You are covered under this Policy from one or more insurers for indemnification of Your Hospitalisation treatment costs, We shall not apply the contribution clause and You shall have the following rights
  - a) You may choose to get the settlement of claim from Us as long as the claim is within the limits of and according to terms and conditions of the Policy

- b) If the amount to be claimed exceeds the Sum Insured under a single policy after consideration of the deductible and co-pay, You shall have the right to choose any insurers including Us by whom the claim to be settled. In such cases, We shall settle the claim with contribution clause.
- c) Except for the benefit Section B- Critical Illness, in case if You have taken policies from Us and one or more insurers to cover the same risk on indemnity basis , You shall only be indemnified the hospitalisation costs in accordance with the terms and condition of the Policy.

#### **11) Subrogation:**

- a) You shall do or concur in doing or permit to be done everything necessary for the purpose of enforcing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon Our paying any claim under this Policy, whether before or after indemnification;
- b) You shall not do or cause to be done anything that may cause any prejudice to Our right of Subrogation;
- c) You agree that any recoveries made shall first be applied in making good any sums paid out by or on behalf of Us for the claim and the costs of recovery.

**12)** We will not be bound to take cognizance or be affected by any notice of trust, charge, lien, assignment or other dealings with or relating to this Policy. Your receipt or receipt of Insured Person shall in all cases be an effective discharge to Us.

**13) Arbitration:** If any dispute or difference shall arise as to the quantum to be paid under the Policy (liability being otherwise admitted), such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties hereto, or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Insurers have disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall first be obtained.

**14) Disclaimer Clause:** If We shall disclaim Our liability for any claim under this Policy and such claim shall not have been made the subject matter of suit in a Court of Law within 12(twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

**15)** All claims shall be payable in Indian currency.

**16)** The provisions of this Policy shall be governed by laws of India for the time being in force. The parties hereto unconditionally submit to the jurisdiction of the Courts of India.

**17) Free Look Period**

- (a) The Policyholder may, within 15 days from the receipt of the Policy document, return the Policy stating reasons for his objection, if the Policyholder disagrees with any Policy terms and conditions. If no claim has been made under the Policy, We will refund the premium received after deducting proportionate risk premium for the period on cover, expenses for medical examination and stamp duty charges. If only part of the risk has commenced, such proportionate risk premium shall be calculated as commensurate with the risk covered during such period.
- (b) It is agreed and understood that this clause cannot be exercised on any Renewal of this Policy, if the Policy terms and conditions remain unchanged.

**18) Renewal Terms**

- (a) This Policy will automatically terminate on the Policy Period End Date specified in the Policy Schedule. All Renewal applications should reach Us on or before the Policy Period End Date.
- (b) The renewal premium may be revised upon the approval of the same by the IRDAI as per guidelines issued from time to time.. 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.
- (c) For the purpose of this provision, Grace Period means a period of 30 days 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. Coverage is not available for the period for which premium is not received by Us and We will not be liable for any claims incurred during such period. The provisions of Section 64VB of the Insurance Act shall be applicable.
- (d) We will ordinarily not refuse to renew the Policy except on ground of fraud, moral hazard or misrepresentation or non-co-operation by the Insured Person/Policyholder or their representatives.
- (e) We reserve the right to carry out underwriting in relation to any request for increase of the Sum Insured at the time of Renewal of the Policy.
- (f) 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 Our then prevailing health insurance product or its nearest substitute approved by the IRDAI. We shall duly intimate the Policyholder regarding withdrawal of this product and the options available to the Policyholder at the time of Renewal of this Policy.
- (g) Any revision or modification in a policy which is approved by the Authority shall be notified to You at least three months prior to the date when such revision or modification comes into effect. The notice shall set out the reasons for such revision or modification, in particular the reason for an increase in premium and the quantum of such increase.

**19) Cancellation/Termination**

- (a) We may at any time, cancel this Policy on grounds of misrepresentation, mis-description or non-disclosure of any material fact by You without any refund of premium, by giving 15 days' notice in writing by Registered Post Acknowledgment Due/recorded delivery to the Policyholder at his last known address.
- (b) The Policyholder may also give 15 days' notice in writing, to Us, for the cancellation of this Policy, in which case We will from the date of receipt of the notice, cancel the Policy and refund the premium for

the unexpired period of this Policy at the short period scales as mentioned below, provided no claim has been made under the Policy.

- (c) We may at any time, cancel this Policy on grounds of non-cooperation by You by refunding premium on a Short scale basis, by giving 15 days' notice in writing by Registered Post Acknowledgment Due/recorded delivery to the Policyholder at his last known address.
- (d) Refund % to be applied on premium received

Period on Risk	Rate of Premium to be charged
Up to two months	1/4th of premium
Up to Six Months	½ of the premium
Up to One Year	3/4th of the premium
Exceeding 1 year	Full Premium

- (e) In case of demise of the Policyholder,
- (i) Where the Policy covers only the Policyholder, this Policy shall stand null and void from the date and time of demise of the Policyholder.
- (ii) Where the Policy covers other Insured Members, this Policy shall continue till the end of Policy Period. If the other Insured Persons wish to continue with the same Policy, We will renew the Policy subject to the appointment of a policyholder provided that:
- I. Written notice in this regard is given to Us before the Policy Period End Date; and
  - II. A person over Age 18 who satisfies Our criteria to become a Policyholder.

## Claims Procedure

**A. Procedure in the event of an Accident or Illness:** In the event of an Accident or sudden illness, You or the Insured Person shall immediately contact Our office stating the details given on the Policy, but not later than 14 days from date of Accident in case of Accident claims and/or within 7 days from the date of Hospitalization in case of Hospitalization claims.

### i) Hospitalization Claims:

A written statement of the claim will be required and a Claim Form will be completed and the claim must be filed within 30 days from the date of discharge from the Hospital or completion of treatment, except in extreme cases of hardship where it is proved to Our satisfaction that under the circumstances in which You/Insured Person or his/her personal representative were placed, it was not possible for any one of You to give notice or file claim within the prescribed time limit.

You/Insured Person must give all original bills, receipts, certificates, information and evidences from the attending Medical Practitioner/ Hospital/ Chemist/ Laboratory as required by Us in the manner and form as We may prescribe. In such claims, Our representative shall be allowed to carry out examination and obtain information on any

alleged Injury or Disease or Maternity situation requiring Hospitalization if and when We may reasonably require.

## ii) Accident Claims:

An event, which might become a claim under the Policy, must be reported to Us as soon as possible. In case of death, written notice also of death must, unless reasonable cause is shown, be given before internment/cremation and in the event of Permanent Disability, written notice thereof must also be given within one calendar month after such disability. A written statement of the claim will be required and a Claim Form will be provided for completion.

All certificates, information and evidence from a Medical Practitioner as required by Us shall be furnished by You, Your personal representative/ assignee in the manner and form as We may prescribe. In such claims, Your legal representative, nominee, beneficiary will allow Our representative to carry out examination and ascertain details if and when We may reasonably require and in the event of death, get the post mortem examination done in respect of body of Insured Person. In the event of claim in respect of Permanent Disability, the Insured Person shall undergo at his/her expense such operations or treatment as We may reasonably deem desirable.

**B.** The following documents are required to be submitted in support of claims under different Sections of the Policy:

**i) Hospitalization Expense claims:** The requirements have already been mentioned above under the item Claim procedure (A)(i) (as mentioned).

### ii) Personal Accident claims:

**a) Death:** Police Report, Post Mortem Report, Death Certificate and the Report from Indian Mission/Post abroad.

**b) Permanent Total Disability:** Medical Reports of the treatment undergone and disability certificate from the Medical Practitioner.

**iii) Transportation claims:** All necessary proofs, substantiating the reason, along with supporting documents. The documents must include the transportation cost receipt and other related documents

**iv) Airfare for Attendant claims:** Original air ticket along with other ticket receipts and copy of passport.

**v) Employment Contingencies & Repatriation claims:** Certificate from Indian Mission/Post abroad mentioning the grounds of termination/repatriation. Any letter or correspondence from Employer along with Service Agreement copy and air tickets along with other travel vouchers in original.

**vi) Legal Cost claims:** Certificate from Indian Mission/Post abroad in respect of litigation cost incurred along with Lawyer's Certificate and a Certificate from the appropriate Ministry of the country abroad in respect of necessity of filing such case.

### **C. Cashless Claims Process:**

Cashless Claim facility will not be provided for Personal Accidental claims; Intimation related to Personal Accident is to be provided directly to the Insurance Company shall be focused directly by the company subject to completion of formalities detailed in point ii(Personal Accidental Claims)We provide the following cashless claim service in case of Hospitalization:

Cashless service: You can avail cashless hospitalization facility at a hospital in the network of the TPA. We will provide a cashless service by making payment to the extent of Our liability direct to the Network Hospital as long as We are given notice that the Insured Person wishes to avail cashless service accompanied by full particulars at least 48 hours before any planned treatment or Hospitalisation or within 24 hours after the treatment or Hospitalisation in the case of an emergency (namely a sudden, urgent, unexpected occurrence or event, bodily injury or occasion requiring immediate medical attention).

In case if you want to avail cashless facility in any of the network hospital You shall follow the process as mentioned below.

- Carry the Health Card/ copy of E-cards
- Obtain Pre Authorization form from the hospital counter.
- Fill up the form and submit it at the hospital counter
- Ensure that hospital faxes the pre authorization form to TPA or you can also fax the form to TPA
- Once the Form has been faxed. TPA will send the authorization to the Hospital
- On receipt of cash less approval patient need not pay the bill to the hospital for covered expenses
- For any queries, designated TPA can be contacted. Contact details of the TPA are as mentioned on the card issued to you. You can alternatively call our Call Centre for guidance and assistance.

### **D. Claims Processing**

1. We shall settle claim(s) as per Policy terms and conditions, including its rejection, within thirty days of the receipt of the last necessary claim document
2. We shall have no liability under this Policy, once the Sum Insured (Maximum Limit of Indemnity) with respect to any of the Sections, is exhausted by You or Your Insured Family Member.
3. All admissible claims under this Policy shall be paid by Us within 7 working days from date of acceptance of such a claim. In case of delay in the payment, We shall be liable to pay interest at a rate which is 2% above bank rate prevalent at the beginning of the financial year in which claim is reviewed by Us.
4. We shall condone delay on merit for delayed claims where the delay is proved to be beyond Your control

\* For all claims Policy document (Original Bond) are required for claim settlement.

### **Position after claim:**

The maximum liability of the Company for each of the benefit opted is limited to its Sum Insured as reflected in the Schedule of the Policy and if a claim is made for more than one of the covered benefits resulting from any Accident, only one benefit amount which is the largest among the admissible benefits, will be paid. Regardless of one or more claim during the Policy period, the maximum amount payable towards any admissible benefit covered shall be restricted to Sum Insured for the Death/Permanent total disability benefit as reflected in the Schedule of the Policy

### **Our Obligations:**

We shall settle claim(s), including its rejection, within thirty days of the receipt of the last necessary claim document.

Wherever details pertaining to happening of claim are conveyed by You to Us after reasonable period, You shall provide the reasons of such delay to Us and We may on analysis of reasons provided by You, may condone the delay in intimation of claim or delay in providing the required information/documents to Us.

All admissible claims under this Policy shall be paid by Us within 7 working days from date of acceptance of such a claim. In case of delay in the payment, We shall be liable to pay interest at a rate which is 2% above bank rate prevalent at the beginning of the financial year in which claim is reviewed by Us.

### **Claim Disclaimer**

In the unfortunate event of any medical contingency resulting into a claim on this Policy, please intimate the mishap IMMEDIATELY to Our Call Centre at Toll Free Numbers 1-800-102- (RQBE) 7723 or email at [claims@rahejaqbe.com](mailto:claims@rahejaqbe.com). Please note that no delay should be allowed to occur in notifying a claim on the Policy as the same may prejudice

### **Section 41 of Insurance Act 1938 (Prohibition of Rebates):**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 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 prospectus or tables of the insurers.

2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees. IRDAI Regulation No 5- This policy is subject to regulation 5 of IRDAI (Protection of Policyholder's Interests) Regulation

**DISCLAIMER: THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED'S ARE ADVISED**



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Corporate Identity Number: U66030MH2007PLC173129 IRDA Reg. No. 141

TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.

**Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.**