



Kajal and Vishal Grover / Café owners

PROTECTING your wellbeing is important after an accident.

Activ Secure - Personal Accident Plan

- Complete protection for you and your family
- Protection against income loss
- 5% cumulative bonus leading to increased protection every year

Health Insurance

Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)



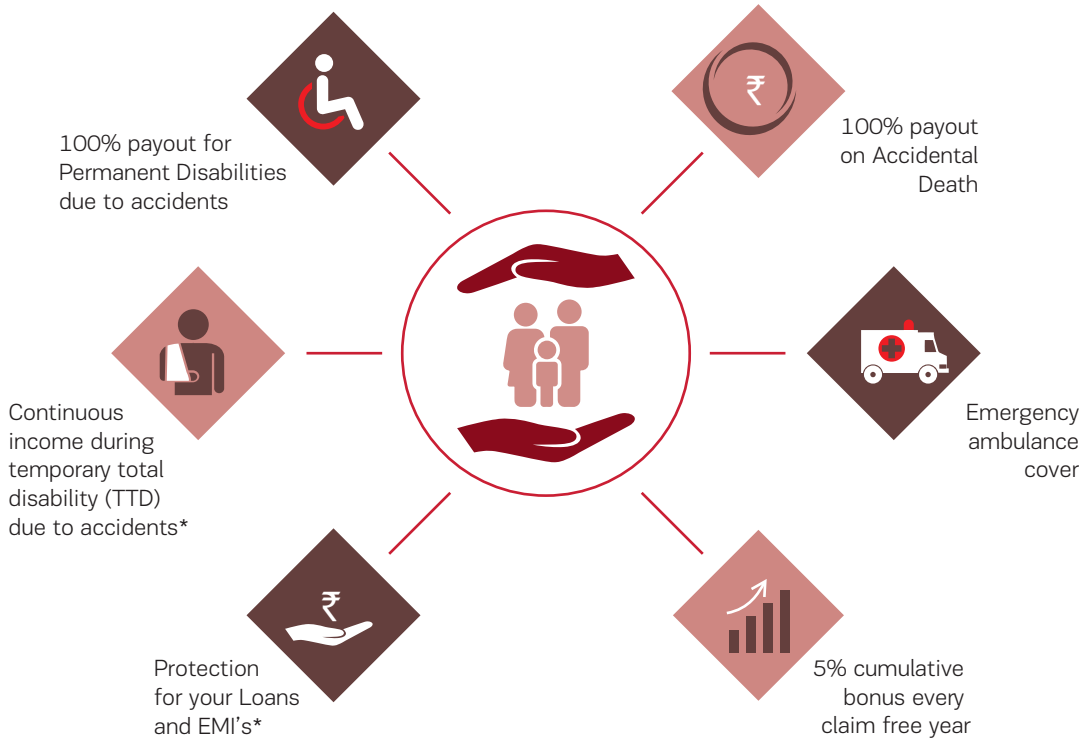
**ADITYA BIRLA
CAPITAL**

1800-270-7000



Life is so much better when you know that you are protected. Activ Secure - Personal Accident is a specially designed plan to give you and your family the protection and financial backing required in case of an unfortunate accident.

Key Benefits



*Optional Covers



Customize your Personal Accident Plan in 3 simple steps.

Step 1

Select your sum insured (₹)

Plan I	Plan II	Plan III	Plan IV	Plan V
1 – 10 lakhs (in multiples of 1 lakh)	1 – 10 lakhs (in multiples of 1 lakh)	1 – 10 lakhs (in multiples of 1 lakh)	5 – 10 lakhs (in multiples of 1 lakh)	-
15 – 25 lakhs (in multiples of 5 lakhs)	15 – 25 lakhs (in multiples of 5 lakhs)	15 – 25 lakhs (in multiples of 5 lakhs)	15– 25 lakhs (in multiples of 5 lakhs)	10 – 25 lakhs (in multiples of 5 lakhs)
30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)
1 cr, 1.5 cr, 2 cr	1 cr, 1.5 cr, 2 cr, 5 cr	1 cr, 1.5 cr, 2 cr, 5 cr	1 cr, 1.5 cr, 2 cr, 5 cr, 10 cr	1 cr, 1.5 cr, 2 cr, 5 cr, 7.5 cr, 10 cr, 15cr, 20cr

Step 2

Pick from 5 Base Plans

		Plan I	Plan II	Plan III	Plan IV	Plan V
1	Accidental Death Cover (AD)	100% of sum insured	100% of sum insured	100% of sum insured	100% of sum insured	100% of sum insured
2	Permanent Total Disablement(PTD)	-	100% of sum insured	100% of sum insured	100% of sum insured	100% of sum insured
3	Permanent Partial Disablement(PPD)	-	-	100% of sum insured	100% of sum insured	100% of sum insured
4	Education Benefit	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs
5	Emergency Road Ambulance Cover	-	-	-	Covered up to ₹10,000	Covered up to ₹10,000
6	Funeral Expenses	-	-	-	Covered up to 1% of sum insured max up to ₹50,000	Covered up to 1% of sum insured max up to ₹50,000
7	Repatriation of Mortal Remains	-	-	-	-	Lump sum benefit of ₹50,000
8	Orphan Benefit	-	-	-	-	Lump sum benefit of 10% of sum insured, max up to 15 Lakhs
9	Modification Benefit (Residence and Vehicle)	-	-	-	-	Covered up to ₹1 Lakh
10	Compassionate Visit	-	-	-	-	Domestic: up to ₹10,000 International: up to ₹25,000
11	Cumulative Bonus	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured. Applicable for Sum Insured up to ₹10 Crores only.

Step 3

Pick your optional covers

Optional Covers		
1	Temporary Total Disablement (TTD)	<ul style="list-style-type: none">Weekly benefit options (in ₹): 1000, 2000, 3000, 4000, 5000, 7500, 10000, 12500, 15000, 20000, 25000, 30000, 40000, 50000Maximum TTD limit can be 2 times the income.This benefit is available for a max of 100 weeks.
2	Accidental In-patient Hospitalization Cover	Covered up to 1% of Accidental Death Sum Insured or ₹1 Lakh whichever is higher
3	EMI Protect	3 EMIs totaling upto the following options (in ₹): 50000, 75000, 100000, 200000, 300000, 400000, 500000
4	Broken Bones Benefit	Benefit limit up to ₹1 Lakh/₹3 Lakhs/₹5 Lakhs (lump sum as per table)
5	Loan Protect	Available with Personal Accident sum insured up to ₹10 Crores only Options in ₹: 1 lakh – 10 lakhs (in multiples of 1 lakh) 15 lakhs – 25 lakhs (in multiples of 5 lakhs) 30 lakhs – 50 lakhs (in multiples of 10 lakhs) 1 cr, 1.5 cr, 2 cr, 5 cr Option may be chosen maximum upto Accidental Death Sum Insured amount
6	Coma Benefit	Benefit limit equal to Accidental Death Cover Sum Insured maximum up to ₹10 Lakhs
7	Burn Benefit	Benefit limit up to ₹1Lakh/₹2 Lakhs/₹3 Lakhs (lump sum as per table)
8	Accidental Medical Expenses (OPD including Day Care)	Coverage up to the lowest of following: 1) Actual Expenses 2) 10% of Accidental Death Sum Insured 3) 40% of admissible claim under Permanent Total Disablement 4) 40% of admissible claim under Permanent Partial Disablement 5) 40% of admissible claim under Temporary Total Disablement 6) ₹50,000
9	Adventure Sports Cover	Benefit up to Accidental Death Cover Sum Insured, maximum up to ₹10 Lakhs
10	Worldwide Emergency Assistance Services	Available (including Air Ambulance)
11	Wellness Coach	Available



Eligibility Criteria

i. Age	Minimum entry age - 5 years Maximum entry age - 65 years Coverage under Temporary Total Disablement (TTD) benefit cannot be renewed post 70 years
ii. Tenure	1,2,3 years
iii. Relationships covered	Self, spouse, up to 4 children, up to 2 parents and 2 parents in laws
iv. Eligibility for Sum Insured	<ul style="list-style-type: none">Earning member<ul style="list-style-type: none">Up to 12 times of annual gross incomeIn case Loan Protect benefit is opted for - Total sum of Personal Accident Sum Insured + Loan Protect limit chosen, should not exceed 15 times of annual gross incomeNon-earning spouse - 100% of Proposer's sum insured/eligibility or 30L whichever is lowerNon-earning Parent/ Parent in laws - 100% of Proposer's sum insured/eligibility or 15L whichever is lower (TTD benefit is not applicable)Children - 100% of Proposer's sum insured/eligibility or 15L whichever is lower (TTD benefit is not applicable)

Major Exclusions

Any claim directly or indirectly arising out of:

- Suicide or attempted suicide, intentional self-injury
- Venereal disease, mental illness or sickness, psychiatric condition
- War, act of foreign enemy, military or usurped acts
- Any hospitalization not arising out of an injury
- Insured person committing any breach of law with criminal intent

*Please refer to the policy document for complete list of exclusions

How to claim?

After the accident, intimate us within 7 days and submit claim documents within 30 days.

Documents required:

- Completed claim form
- Photo id and age proof
- FIR or attested copy of medico legal certificate
- Copies of consultation letters after accident
- Radiological investigation reports
- Additional documents for specific benefits

Health Insurance

Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)



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CAPITAL**

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Activ Secure Plan consists of Personal Accident Plan, Critical Illness Plan, Cancer Secure and Hospital Cash Plan
Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.
Product Name: Activ Secure, Product UIN: ADIHLIP18076V011718. Advertisement UIN: ABHI/LF/18-19/1199.
Address: 9th Floor, Tower 1, One Indiabulls Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.
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