



SURAKSHA AUR BHAROSA DONO



**BROCHURE**

## — SHAGUN – GIFT AN INSURANCE —

### ■ Scope Of Cover

Gift a Personal Accident Insurance which provides complete financial protection to the insured person against uncertainties such as accidental death and partial/total disabilities, permanent as well as temporary disabilities resulting from an accident.

### ■ Covers Explained As Under:

1. Accidental Death (AD) – The Sum Insured is paid out to the nominee in case of accidental death of the Insured Person
2. Permanent Total Disablement (PTD) – If accidental bodily injury causes permanent total disablement then Sum Insured percentage as per Annexure A is paid to the Insured Person. Additionally, the below covers are also included:
  - a. Education Benefit – 1% of the Sum Insured or Rs. 50,000, whichever is lower is paid towards education benefit of up to maximum of 2 children
  - b. Adaption Allowance - 1% of the Sum Insured or Rs. 25,000, whichever is lower is paid towards cost of modifying house or vehicle
3. Permanent Partial Disability (PPD) - If accidental bodily injury causes permanent partial disablement then Sum Insured percentage as per Annexure A
4. Ambulance Cover – 10% of the Sum Insured subject to maximum of Rs. 100,000 will be paid towards expenses incurred for availing an Ambulance Service (Including air ambulance) to transfer the Insured Person to a Hospital from the location of Accident or Injury or from one Hospital to other Hospital or from hospital to place of residence in case of Accidental Death or Permanent Total Disablement (Subject to admissible claim under policy and transit within India Only)
5. Hospital Confinement Allowance (HCA) - Daily Benefit for each Day insured remains in a Hospital due to Injury or Accident subject to maximum coverage for 15 days for the entire policy period will be paid. (Subject to hospitalization within India Only)

### ■ Table Of Benefit And Premium

Shagun Amount	Cover – Metro	Cover – Non-Metro
Rs. 501/-	AD + PTD +PPD – Rs. 480,000 HCA – Rs. 1,000 per day up to 15 days, Ambulance - Covered	AD + PTD +PPD – Rs. 500,000 HCA – Rs. 2,000 per day up to 15 days, Ambulance - Covered
Rs. 1,001/-	AD + PTD +PPD – Rs. 995,000 HCA – Rs. 3,000 per day up to 15 days, Ambulance - Covered	AD + PTD +PPD – Rs. 1,075,000 HCA – Rs. 2000 per day up to 15 days, Ambulance - Covered
Rs. 2,001/-	AD + PTD +PPD – Rs. 2,080,000 HCA – Rs. 2,000 per day up to 15 days, Ambulance - Covered	AD + PTD +PPD – Rs. 2,235,000 HCA – Rs. 1,000 per day up to 15 days, Ambulance - Covered

### ■ Who Can Take This Policy And For Whom?

A Gift giver can gift this “Shagun” to family, friends, extended family and even domestic helpers, chauffeurs, drivers, cook, etc in the age group of 18 years to 65 years

### ■ Who Can Be The Nominee?

The nominee has to be the Gift receiver's immediate family member. The gift giver cannot be the nominee under the policy.

### ■ Policy Tenure

The policy term is Annual, and the premium mentioned are per annum

### ■ Cancellation

The Gift receiver may cancel the policy in which case the refund will be computed as per table below and the Refund amount will go to the Gift Giver only. The refund is subject to no claims.

Period on Risk	% of Annual Premium Refundable
Not exceeding 1 month	75%
Exceeding 1 month but not exceeding 3 months	50%
Exceeding 3 month but not exceeding 6 months	25%
Exceeding 6 months	Nil

The Insurance company may cancel the policy only on account of fraud, misrepresentation, suppression of material fact, etc and refund the premium on pro-rata basis, subject to no claims.

### ■ Main Exclusions:

The Company shall not be liable under this policy for -

1. Accident resulting from Suicide, attempted suicide (whether sane or insane) or intentionally selfinflicted injury, mental or nervous disorder.
2. Accident arising out of and in the course of employment in any branch of the Military or Armed Forces of any country, whether in peace or War.
3. Accident while being under the influence or abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed
4. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion
5. Accident during air travel except as a fare paying passenger on a recognized airline or charter aircraft
6. Accident while operating or learning to operate any aircraft or ship, or performing duties as a member of the crew on any aircraft or ship.
7. Any accident/loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power;

8. Any injury caused by, contributed to, by or arising from nuclear ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission) or nuclear weapons material or nuclear equipment or any part of that equipment
9. The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, or Congenital anomalies or any complications or conditions arising there from
10. Participation in winter sports, skydiving/parachuting, hand gliding, bungee jumping, scuba diving, ballooning, mountain climbing (where ropes or guides are customarily used), all forms of skiing (including but not limited to snow or water), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or/and any other hazardous or potentially dangerous sport for which You are untrained.
11. Any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy,
12. Committing breach of law with criminal intent.
13. Loss caused directly or indirectly, wholly or partly by infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease.

**ANNEXURE A**

Sr	Disablement	% of Sum Insured
1	a) Accidental Death	100
	b) Loss of sight (both eyes)	100
	c) Loss of two limbs	100
	d) Loss of one limb and one eye	100
	e) Permanent Total disablement	100
2	a) Loss of sight of one eye	50
	b) Loss of one limb	50
3	c) i) Loss of hearing – both ears	50
	ii) Loss of hearing – one ear	15
4	Loss of Speech	50
5	i) Loss of toes-all	20
	ii) Great-both phalanges	5
	iii) Great-one phalanx	2
	iv) Other than great, if more than one toe lost- each	1
6	Loss of four fingers and thumb of one hand	40
7	Loss of four fingers	35
8	Loss of thumb	
	i) Both phalanges	25
	ii) One phalanx	10
9	Loss of index finger	
	i) Three phalanges	10
	ii) Two phalanges	8
	iii) One phalanx	4
10	Loss of middle finger	
	i) Three phalanges	6
	ii) Two phalanges	4
	iii) One phalanx	2
11	Loss of ring finger	
	i) Three phalanges	5
	ii) Two phalanges	4
	ii) One phalanx	2
12	Loss of little finger	
	i) Three phalanges	4
	ii) Two phalanges	3
	iii) One phalanx	2
13	Loss of Metacarpals	
	i) First or second (additional)	3
	ii) Third, fourth or fifth (additional)	2
14	Any other permanent partial disablement	% as assessed by Doctor