

Accident Suraksha

Customer Information sheet/Know Your Policy

This document provides key information about the policy. You are also advised to go through your policy document.

SI No	Title	Description	Policy Clause Number
1	Name of the Insurance Product /Policy	Accident Suraksha	Not Applicable
2	Policy Number	Not Applicable	Not Applicable
3	Type of Insurance Product/Policy	Both Indemnity and benefit	Not Applicable
4	Sum Insured (Basis)	Sum Insured Options: Minimum Sum Insured: ₹50,000 Maximum Sum Insured: 144 times of monthly income of the proposer	Not Applicable
5	Policy Coverage (What the policy covers?)	<p>Expenses in respect of:</p> <p>Primary Covers:</p> <ul style="list-style-type: none"> • Accidental Death • Permanent Total Disablement • Permanent Partial Disablement • Temporary Total Disablement <p>Inbuilt covers: • Repatriation of remains and Funeral Benefit</p> <p>Additional covers:</p> <ul style="list-style-type: none"> • Child Education Support • Life Support Benefit • Accidental Medical Expenses • Accidental Hospitalization • Hospital Cash Allowance • Loan Protector • Adaptation Allowance • Family Transportation Allowance • Broken Bones • Road Ambulance Cover • Air Ambulance Cover • Adventure Sports Benefit 	Section C

		<p>/devices, the use of which has been necessitated following an accident.</p> <ul style="list-style-type: none"> • Bodily Injury caused by or arising from terrorism, except in case where the policy holder is a victim of terrorist act and not abetting terrorism. • Standard list of excluded items as mentioned in our website https://general.futuregenerali.in. • Treatment taken in any hospital or by any Provider that We have blacklisted, as mentioned in our website https://general.futuregenerali.in/hospital-locator 									
7	<p>Waiting period</p> <ul style="list-style-type: none"> • Time period during which specified diseases/ treatments are not covered. • It is counted from the beginning of the policy coverage 	<ul style="list-style-type: none"> • Not applicable 									
8	<p>Financial Limits of Coverage</p> <p>i. Sub Limits- (It is a predefined limit, and the insurance company will not pay any amount in excess of this limit)</p>	<p>The Policy will pay only up to the Sub limits specified hereunder for the following diseases/procedures. In case of claim, this policy require you to share the following costs: Expenses exceeding the following Sub-limits.</p> <table border="1"> <tr> <td>Repatriation of remains and Funeral Benefit</td> <td>1% of the Principal Sum Insured subject to maximum of Rs 12500/-.</td> </tr> <tr> <td>Accidental Medical Expenses</td> <td>40% of the valid personal Accident claim amount or 20% of the relevant Sum Insured, whichever is less subject to maximum of Rupees Ten lakhs only.</td> </tr> <tr> <td>Accidental Hospitalization</td> <td>subject to a maximum of Rs. 10 Lakhs or Sum insured mentioned whichever is less</td> </tr> <tr> <td>Adaptation Allowance</td> <td>10% of the Permanent Total Disablement Sum Insured or as</td> </tr> </table>	Repatriation of remains and Funeral Benefit	1% of the Principal Sum Insured subject to maximum of Rs 12500/-.	Accidental Medical Expenses	40% of the valid personal Accident claim amount or 20% of the relevant Sum Insured, whichever is less subject to maximum of Rupees Ten lakhs only.	Accidental Hospitalization	subject to a maximum of Rs. 10 Lakhs or Sum insured mentioned whichever is less	Adaptation Allowance	10% of the Permanent Total Disablement Sum Insured or as	<p>Section C.ii</p> <p>Section C.iii.c</p> <p>Section C.iii.d</p> <p>Section C.iii.g</p>
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	<p>ii. Co-payment – (It is a specified amount /percentage of the admissible claim amount to be paid by policy holder/ Insured)</p> <p>iii. Deductible- (It is a specified amount up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than the specified amount)</p> <p>iv. Any other limit (as applicable)</p>	<table border="1" data-bbox="396 191 1354 453"> <tr> <td data-bbox="396 191 870 338"></td> <td data-bbox="870 191 1354 338">mentioned in the policy schedule, whichever is less, subject to a maximum of Rs. 50,000</td> </tr> <tr> <td data-bbox="396 338 870 453">Adventure Sports Benefit</td> <td data-bbox="870 338 1354 453">50% of Sum Insured under Accidental Death benefit to a maximum of ₹ 50,00,000/-</td> </tr> </table> <p>Co-payment - Not Applicable</p> <p>Voluntary Deductible -Not Applicable</p>		mentioned in the policy schedule, whichever is less, subject to a maximum of Rs. 50,000	Adventure Sports Benefit	50% of Sum Insured under Accidental Death benefit to a maximum of ₹ 50,00,000/-	Section C.iii.i
	mentioned in the policy schedule, whichever is less, subject to a maximum of Rs. 50,000						
Adventure Sports Benefit	50% of Sum Insured under Accidental Death benefit to a maximum of ₹ 50,00,000/-						
9	Claims/ Claims Procedure	The Insured Person should intimate Us in writing immediately or in any event within 15 days. In case of the Insured Person's death, someone claiming on his/her behalf must inform Us in writing immediately and send Us a copy of the post mortem report, FIR or any other document that We ask for within 15 days. For claim under Accidental Hospitalization, the Insured Person must give Notification of Claim in writing immediately, and in any event within 48 hours of the Injury.	Section E.ii.11				

		<p>The Insured Person must promptly and in any event within 30 days of discharge from a Hospital should send Us the claim documentation.</p> <p>Provide the details /web link for following:</p> <ol style="list-style-type: none"> i. Helpline Number - 1800 209 1016 / 1800-103-8889 ii. Hospitals which are blacklisted or from where no claims will be accepted by Insurer. - https://general.futuregenerali.in/hospital-locator iii. Downloading/getting claim form - https://general.futuregenerali.in/customer-service/downloads 	
10	Policy Servicing	<ol style="list-style-type: none"> a) Call Centre number of Insurer- Policy Servicing: 1800 220 233/1860 500 3333/ 022-67837800 Timing: 7 am to 10 pm Claims Servicing:1800 103 8889/1800 209 1016 Timing: 24*7 b) Details of company officials Policy Servicing Office: Refer Policy Schedule 	Not Applicable
11	Grievances /Complaints	<p>Details of</p> <ul style="list-style-type: none"> -Grievance Redressal Officer of the Insurer: https://general.futuregenerali.in/customer-service/grievance-redressal -Insurance Company grievance portal / Department: <ul style="list-style-type: none"> • Helplines: 1800-220-233/ 1860-500-3333/ (022) 67837800 • Email: Fgcare@futuregenerali.in • Website: www.futuregenerali.in -Ombudsman: The guidelines of taking up a complaint in ombudsman and the addresses of ombudsman are available on: http://www.policyholder.gov.in/Ombudsman.aspx 	Grievance Redressal Procedure
12	Things to remember	<ul style="list-style-type: none"> • Free Look Cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of policy. <p>The Free Look Period shall only be applicable for new policies and shall not be available on renewal policies, ported policies and migrated policies.</p> <p>In the event you want to exercise Free Look Cancellation, you will need to place a request for the same through registered e-mail id or registered contact number or by submitting a request at any of our branch offices.</p> <p>If you have not made any claim during the Free Look Period, then you shall be entitled to</p> <ol style="list-style-type: none"> a) a refund of the premium paid less any expenses incurred by the Company 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 	Section E.I.3

		<p>of the policy is exercised by the Insured Person, a deduction towards the proportionate risk premium for period of cover or</p> <p>c) Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.</p> <ul style="list-style-type: none"> • Policy Renewal: Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn. • Migration & Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy with other Insurer. The e-mail and address to be contacted for outward portability is: Customer Service Cell, Future Generali India Insurance Company Ltd. Corporate & Registered Office 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083 Email: Fgcare@futuregenerali.in <p>For Detailed Guidelines on migration and portability, kindly refer the link https://general.futuregenerali.in/general-insurance/pdf/Guide to Portability and Migration 25-Mar2020.pdf</p> <ul style="list-style-type: none"> • Change in Sum Insured- Sum insured can be changed (increased/decreased) only at the time of renewal or at any time, subject to underwriting by the company. For Increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured. 	<p>Section E. ii.12</p> <p>Section E.i.4</p> <p>Section E.13.i</p>
13	Your Obligations	Please disclose all Pre-Existing Disease/s, or condition/s before buying a policy. Non-disclosure may affect claim settlement.	Section E.i.1

Declaration by the Policy Holder:

I have read the above and confirm having noted the details:

Place _____

Date _____ (Signature of the Policyholder)

Note

- i. Insurer shall provide web- link where the product related documents including the Customer Information sheet are available on the website of the insurer <https://general.futuregenerali.in/customer-service/downloads>

- ii. In case of any conflict, the terms and conditions mentioned in the policy documents shall prevail.
- iii. **Insurer to take confirmation of the policyholder regarding receiving of the Customer Information Sheet.**