

## Exclusions under the Policy

At Reliance General Insurance, we would like things to be as transparent as possible. To ensure that you do not face any misunderstandings when you make a claim, we would like you to know some of the major exclusions under the Policy:

- a) Compensation under more than one clause for same period of disability
- b) Any payment after admission of a claim for 50% / 100% of Capital Sum insured.
- c) Any claim in the same period of insurance exceeding the Capital Sum insured.
- d) Suicide, attempt threat, VD AIDS, criminal breach of law, influence of liquor/drugs
- e) Pregnancy related claim.
- f) War and nuclear perils.

## Getting the Cover

It is quite easy to obtain our Personal Accident Cover. No medical check ups. No hassles. You just need to fill in the proposal form and mail it along with your cheque to our nearest office or hand it over to our insurance advisor.

The policy is backed up by the highest standards of claims settlement and customer service available from us.

In case you desire to know more about the product, you may contact any of our Insurance Advisors or offices.

## About us


Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a 100% subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Anil Dhirubhai Ambani Group.

## Some of our other products:

- Reliance HealthWise Policy
- Reliance Shopkeeper's Package Policy
- Reliance HomeProtect Policy
- Reliance Office Package Policy
- Reliance Private Car Insurance Policy
- Reliance Industry Care Policy
- Reliance Travel Care Insurance Policy
- Reliance Family Value Package Policy

This product brochure gives the salient features of the plan only. For further details on all the conditions and exclusions related to Reliance Personal Accident Insurance Policy, please contact us.

 **1800 3002 8282** (toll free)  
**3989 8282** (local charges apply)

sms 'protect' to **55454**  
[www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

**RELIANCE** General Insurance  
Anil Dhirubhai Ambani Group

A Reliance Capital Company

**Reliance General Insurance Company Limited**  
Registered office Reliance Centre, 19, Walchand Hirachand Marg,  
Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation. MI-05

# Reliance Personal Accident Insurance Policy

secure your future.  
ensure your happiness.



**RELIANCE**  
General Insurance  
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## Welcome to Reliance General Insurance

As responsible individuals, most of us spend a considerable amount of time and energy in planning our future.

However, in a world full of uncertainties, a single unforeseen incident can totally disrupt all our plans. Such ill-fated events can prove to be very devastating especially if we have a family to provide for.

At Reliance General Insurance, we understand the gravity of such events. Our personal accident policy has therefore been created with such eventualities in mind. Though we might not be able to provide physical compensation, our policy is definitely equipped to give you and your family all the possible financial support you need at such critical points in time.

### Coverage

The policy provides for financial compensation in the unfortunate event of an accident leading to the death or disablement of the insured. The scale of benefits payable is described below:

Risks Covered	Compensation as percentage of Capital Sum Insured (CSI)
Death	100%
Loss of two limbs/two eyes or one limb and one eye (PTD)	100%
Loss of one limb or one eye (PTD)	50%
Permanent Total Disablement (PTD)	100%
Permanent Partial Disablement (PPD)	From 1% to 75% as per policy conditions
Temporary Total Disablement (TTD)	1% of CSI per week as per policy conditions

### Risks Covered And Premium Payable

These benefits come at a considerably low premium. You can choose out of the four tables of benefits given below:

Table of Benefits	Risk Covered Insured Risk Class*	Rate per Rs. 1000/- Sum		
		I	II	III
A	Death	0.45	0.60	0.90
B	Death+PTD	0.70	0.90	1.30
C	Death+PTD+PDD	1.00	1.25	1.75
D	Death+PTD+PPD+TTD	1.50	2.00	3.00

Note:

- The above rates are chargeable to persons between the age of 5 years and 70 years. For persons beyond 70 years of age, a small additional premium is charged.
- Service tax, as applicable, will be added to the final premium amount.

### Risk Classification

Risk Class I

Persons engaged in administrative, managerial and similar functions like Bankers, Teachers etc.

Risk Class II

Builders, Contractors & Engineers engaged in superintending functions only, paid drivers of light motor vehicle, cash carrying employees, garage & motor mechanics, machine operators & persons engaged in occupations of similar hazard.

Risk Class III

Persons engaged in hazardous occupations like working in underground mines, explosives, magazines, electrical

installation with high tension supply and those engaged in occupations/activities of similar hazard.

### Additional Benefits

- The policy provides for a 5% increase in CSI (in case of Death or Permanent Total Disablement) for each completed claim free year of insurance, subject to a maximum of 50%.
- You can also avail of the benefit of reimbursement of actual medical expenses incurred following an accident up to 40% of the compensation paid or 20% of the CSI, under the policy whichever is lower. This benefit is available on payment of an extra premium of 20%.
- This Policy also pays for education fund for two children in case of the death of the policyholder.
- The Policy further provides for reimbursement of transportation of dead body to the place of residence upto Rs 2500/-

### Family Package Cover

In addition to insuring your own life, you can avail of a family cover and the cover is granted on the following pattern:

Insured person (Policy holder)	Capital Sum insured
Spouse, if earning	Equal to CSI
Spouse, if not earning	50% of CSI or Rs 1 lac, whichever is lower
Children (Age 5 to 25 years)	25% of the CSI or Rs. 50,000/- per child, whichever is lower. (Benefits limited to those under table C only).