



Accident Shield

Prospectus

Accident Shield – Protecting what you value

No matter how good your health is, an accident can take place any time, anywhere. It can leave you or your family in severe financial hardship and ruin the comfort that you have worked so hard to provide to them.

You can now safeguard yourself and your family against such hardships by opting for Accident Shield, underwritten by Royal Sundaram General Insurance company Limited.

This is a round the clock, worldwide cover towards accidental death/disablement. This product offers you renewal for life long.

In an unfortunate incident of fatal accident, the nominee will be getting the Sum Insured. In case of an accident resulting in permanent total or partial dismemberment / disablement of organs, the assured benefit will be paid to you.

Who is providing coverage under Accident Shield?

Your Coverage under Accident Shield is offered by Royal Sundaram General Insurance Company Limited (first private non-life Insurance Company licensed to operate in India).

What are the key benefits of Accident Shield?

Accident Shield is a worldwide Personal Accident Cover that is specially designed to cover the following, occurring within 12 months from the date of accident (caused by external, violent and visible means) :

- **Death:** In unfortunate event of fatal accident the Sum stated in the Schedule/Certificate of Insurance will be paid to the nominee of Insured Person.
- **Permanent Total Disablement:** In unfortunate event of an accident resulting in Permanent Total Disablement the Insured Person will be paid the Sum stated in the Schedule/Certificate.

Loss of two eyes or two limbs or one eye and one limb	100%Benefit
Injury resulting in disabling the Insured from engaging in any employment or occupation of any kind	100%Benefit
Loss of one eye or one limb	50% Benefit

- **Recovery Benefit:** Fixed amount (as stated in Schedule/Certificate of Insurance) of Monthly benefit as compensation for every month upto 12 months for accidents resulting in Permanent Total Disablement.

Accident Shield



Table of Benefits							
BENEFITS	AMOUNT Rs.(PER PERSON)						
a) Accidental Death	5,00,000	6,00,000	7,50,000	8,00,000	10,00,000	15,00,000	20,00,000
b) Permanent Total loss of sight or loss of two or more limbs or one eye and one limb	5,00,000	6,00,000	7,50,000	8,00,000	10,00,000	15,00,000	20,00,000
c) Permanent total loss of sight in one eye or loss of one limb	2,50,000	3,00,000	3,75,000	4,00,000	5,00,000	7,50,000	10,00,000
d) Permanent total disablement disabling the Insured person from engaging in gainful employment or occupation of any and every kind	5,00,000	6,00,000	7,50,000	8,00,000	10,00,000	15,00,000	20,00,000
e) Monthly recovery benefit payable per month for 12 months (in case of permanent total disablement under b,c and d only)	5,000	6,000	7,500	8,000	10,000	15,000	20,000

Additional Benefits**Cumulative Bonus**

Compensation payable under the foregoing clauses (a),(b),(c) and (d) arising out of accidental injuries, shall be increased by 5% thereof in respect of each completed claim free year, during

Accident Shield

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IRDA/NL-HLT/RSAL/P-P/V.I/192/13-14



which the certificate shall have been in force .Amount of such increase shall not exceed 25% of the sum stated in the relevant section of the schedule of the certificate. This Cumulative Bonus is applied on sum stated in the relevant section of the schedule of the certificate, so long as it is renewed continuously with the company.

This clause shall not in any way alter the annual character of the insurance nor the right of the company to decline or renew or to cancel the schedule of the certificate.

The earned Cumulative Bonus will not be lost if the insurance is renewed within 30 days after its expiry.

Policy Tenure

- Policy tenure - One year

Who is eligible for the coverage?

You must satisfy the following conditions:

Parameter	Eligibility
Age Group	1 year - 80 years
Coverage Term	1 year

When does the Coverage Start?

Cover shall start from the time and date when premium is received by Royal Sundaram General Insurance Co. Ltd.

When does the Cover End?

Event	Parameter
End of coverage term	Expiry date of policy period unless renewed
If you cancel the coverage	Premium would be refunded as per the grid short period scales
Non receipt of renewal premium	If the renewal premium is not paid within the due date and within the Grace Period of 30 days.
Fraudulent event/non-cooperation	The policy when not renewed on grounds of fraud, moral hazard or misrepresentation or non-cooperation by you.
On Payment of Claim	Once a claim is made and found admissible (for Death & PTD where 100% SI is payable)

Declined Risks:

Accident Shield is not offered to Persons engaged in the following occupations

1. Aircraft Pilots and Crew
2. Armed Forces Personnel



3. Artists engaged in hazardous performances
4. Aerial crop sprayer
5. Bookmaker(for gambling)
6. Demolition contractor
7. Explosives users
8. Fisherman(Seagoing)
9. Jockey
10. Marine Salvager
11. Miner and other occupations underground
12. Off-Shore oil or gas rig worker
13. Policeman(Full time)
14. Pop Musicians
15. Professional Sports Person
16. Roofing contractors and all construction, maintainence and repair
17. Workers at height in excess of 50ft/15m
18. Saw miller
19. Scaffolder
20. Scrap metal merchant
21. Security Guard (armed)
22. Steeplejack
23. Stevedore
24. Structural Steel worker
25. Tower crane operator
26. Tree feller
27. Ship crew
28. Travel Agency business
29. Air coupon & Ticket business
30. Persons with disability

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS OF THE POLICY):

Provided always that the Company shall not be under this certificate for:

- 1) Compensation under more than one of the foregoing clauses in respect of the same incident.
- 2) Any other payment after a claim under one of the foregoing clauses (a), (b) or (d) has been admitted and become payable.
- 3) Any payment in case of more than one claim under the Certificate during any one period of insurance, by which the maximum liability of the Company in that period for death and disablement payable shall exceed the sum stated in the relevant section of the Schedule of the Certificate. However in the event of a death claim, the sum payable shall be the Sum Insured under the relevant section of the Schedule of the Certificate after deducting the amount already paid for the earlier disablement claim, if any.
- 4) Payment of compensation in respect of death, injury or disablement of the Insured Person
 - a) from intentional self-injury, suicide or attempted suicide.
 - b) whilst under the influence of intoxicating liquor or drugs.



- c) whilst engaging in aviation, whilst mounting into or dismounting from or travelling in any aircraft other than as passenger (fare paying or otherwise) in any duly licensed Standard type of Aircraft anywhere in the world. ["Standard type of Aircraft" means an aircraft duly licensed to carry passenger (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine].
- d) directly or indirectly caused by venereal diseases, AIDS or insanity.
- e) arising or resulting from the Insured Persons committing any breach of law with criminal intent.
- f) as a result of, or which is contributed to by, the Insured Person suffering from any pre-existing condition or pre existing physical or mental defect or infirmity.

Pre-existing Condition means any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment within 48 months to prior to the first policy issued by the insurer.

5) Payment of compensation in respect of death, injury or disablement of the Insured Person due to or arising out of or directly or indirectly connected with or traceable to War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Seizure, Capture, Arrests, Restraints and Detainments.

6) Payment of compensation in respect of death of or bodily injury or any disease or illness to the Insured Person.

a) Directly or indirectly caused by or contributed to by or arising from ionising 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 exception, combustion shall include any self-sustaining process of nuclear fission.

b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon material.

7) Pregnancy Exclusion Clause: This Certificate shall not extend to cover death, disablement or any recovery benefit resulting directly or indirectly caused by or contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.

8) Persons whilst working in underground mines, explosives, magazines, workers whilst involved in electrical installation with high tension supply, jockeys, circus personnel, engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, rock climbing, potholing, bungee jumping, skiing, icehockey, ballooning, hang gliding, river rafting, polo and persons whilst engaged in occupation/ activities of similar hazard. Persons whilst engaged in the following occupations are excluded.

Aircraft pilots and crew, Armed Forces personnel, Artistes engaged in hazardous performances, Aerial crop sprayer, Bookmaker (for gambling), Demolition contractor, Explosives users, Fisherman (seagoing) Jockey, Marine salvager, Miner and other occupations underground, Off-shore oil or gas rig worker, Policeman (Full time), Pop Musicians, Professional sports person, Roofing contractors and all construction, maintenance and repair workers at heights in excess of 50ft/15m, Saw miller, Scaffold Worker, Scrap metal merchant, Security guard (armed), Steeplejack, Stevedore, Structural steelworker, Tower crane operator, Tree feller, Ship crew.



9) Nuclear, Chemical, Biological Terrorism Exclusion Clause: The Insurance under this Certificate shall not extend to cover Death, disablement or injury resulting directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement "Nuclear, chemical, biological terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

If the Company allege that by reason of this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured Person.

Claims Procedure

Preliminary Notice: 1) Upon the happening of any event which may give rise to a claim under the Schedule of the Certificate, written notice with full particulars must be given to the Company immediately, and in any case, not later than 30 days after the death/disablement /injury.

2) Proof satisfactory to the Company shall be furnished for all matters upon which a claim is based.

Claim Documentation:

Death Claim (Submit the duly filled in claim form with the following documents)

- Original Death Certificate.
- Post Mortem Report.
- Inquest report.
- Accident report.
- FIR/MLC copy.
- Hospital records.
- News Paper cuttings if any and any other relevant records.
- Chemical Analysis Report if available.
- English Translation of vernacular documents.
- Succession Order/legal heir certificate/legal documents to establish identification of legal heir in the absence of nomination under the policy or if the nominee is not alive at the time of claim.
- Any other document as may be required by the Company.



Disablement Claim (Submit the duly filled in Claim form with the following documents)

- Disability Certificate issued by the attending physician.
- Accident report.
- FIR/MLC copy.
- Hospital Records.
- News Paper cuttings if any and any other relevant records.
- English Translation of vernacular documents.
- Latest IT return to show Proof of annual income (at the option of the Company).
- Any other document as may be required by the Company.
- If the bills/vouchers/Reports are in a language, other than English/Hindi and the Company requests for an appropriate translation, then the costs of such translation must be borne by the Insured Person/his/her legal heir(s).

The Claim documents should be sent to:

Health Claims Department

M/s.Royal Sundaram General Insurance Co. Limited
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Corporate office: Vishranthi Melaram Towers,
No. 2 / 319 Rajiv Gandhi Salai (OMR),
Karapakkam, Chennai - 600097.

Claim documents may be submitted to local Royal Sundaram Offices address of which can be obtained by calling our Toll Number 1860 425 0000.

Renewal Process

This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof. For persons above 60 years, the sum insured under the policy shall be restricted to a maximum of 10 lacs, unless otherwise stated in the schedule.

Policy must be renewed within the Grace Period of thirty days of expiry to maintain the continuity of Coverage. However no coverage shall be available during the period of such break. A policy that is sought to be renewed after the Grace Period of 30 days will be underwritten as a fresh policy at the discretion of Us.

At renewal, the coverages, terms & conditions & premium may change, in which case a 3 months notice shall be sent to the Proposer at his last known address as recorded in the policy. Any change in premium on account of change of age will not require any prior notice.

The product/plan may be withdrawn at any time, by giving a notice of 3 months to the Proposer at the address recorded / updated in the policy. When the policy is withdrawn, the product/plan shall not be available for renewal at the due date. However, the cover under such policy shall continue till the expiry date shown in the Schedule of the policy. In the event of withdrawal of a product, Company shall offer similar alternative product from its currently marketed product suites.



Cancellation Process

The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact relating to this insurance of the insured or non-cooperation by the insured, by sending seven days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall not refund to the insured any portion of the premium.

The Schedule of the Certificate may be cancelled at any time, by the Insured Person on 14 days notice in writing sent under Registered Post Acknowledgement Due. The Insured Person shall be entitled to the return of premium less premium at Company's short period rates* for the period the Schedule of the Certificate has been in force.

Short Period Scales : One year policy

For a period not exceeding	15 days	10% of the Annual Premium
-do-	1 month	15% of the Annual Premium
-do-	2 months	30% of the Annual Premium
-do-	3 months	40% of the Annual Premium
-do-	4 months	50% of the Annual Premium
-do-	5 months	60% of the Annual Premium
-do-	6 months	70% of the Annual Premium
-do-	7 months	75% of the Annual Premium
-do-	8 months	80% of the Annual Premium
-do-	9 months	85% of the Annual Premium
For a period exceeding	9 months	Full Annual Premium

PREMIUM

ONE YEAR RATES

Premium excluding ST

Sum Insured	500000	600000	750000	800000	1000000	1500000	2000000
Self	428	578	643	763	861	1179	1541
Self & Spouse	770	1041	1156	1359	1722	2358	3082

Cover for Death only coverage shall be offered at a discount of 25% of the above rates

Free Look in:

At the inception of the policy you will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If you have not made any claim during the free look period, you will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force:

- a. A refund of the premium paid less stamp duty charges or;
- b. Where the risk has already commenced and the option of return of the policy is exercised, a deduction towards the proportionate risk premium for period on cover or;



c. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

Portability:

Your Accident Shield policy is portable. If proposer desires to port to this policy, application in the appropriate form should be made before 45 days from the date of renewal. The company retains the rights to underwrite proposals falling under portability as per the company's underwriting guidelines. In the event of acceptance of proposal under portability the commencement date for the purpose of applying time bound exclusions and Pre-existing Disease(s) shall be deemed from the first inception date of any Personal Accident Insurance Policy and such rights shall be limited to the extent of the sum insured including Cumulative Bonus, in each of the year, provided the Policy has been continuously renewed without any break. If insured desires to port this policy with other insurers, he shall approach them well before the renewal date (at least 45 days prior to renewal date) to avoid break in the policy coverage due to possible acceptance delays.

Disclaimer:

Insurance is the subject matter of solicitation. Accident Shield is issued by Royal Sundaram General Insurance Company Limited. Claims will be settled by Royal Sundaram General Insurance Company Limited as per the terms and conditions of the policy. This Prospectus is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. This plan is underwritten by Royal Sundaram General Insurance Company Limited. Your participation in this insurance product is purely on a voluntary basis.

Prohibition of rebates:

Section 41 of the Insurance Act 1938

No person shall allow or offer to allow, directly or indirectly, as an inducement to any person to take out 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 the 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 published Prospectus or table of the insurer. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.



Royal Sundaram

For any Complaint / Grievance / Refund / Cancellation / Claim, please contact:

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Vishranthi Melaram Towers,

No. 2 / 319, Rajiv Gandhi Salai (OMR)

Karapakkam, Chennai – 600097

Phone: 044-7117 - 7117

Toll No. 1-860-425-0000

Email: customer.services@royalsundaram.in

Visit us at www.royalsundaram.in

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