

**Customer Information Sheet (Description is illustrative and not exhaustive)**

<b>No.</b>	<b>TITLE</b>	<b>DESCRIPTION</b>	<b>Refer to policy clause number</b>
1.	<i>Product Name</i>	<b>Individual Personal Accident Policy</b>	
2.	<i>What am I covered for</i>	a. Accidental Death - This policy provides for payment of compensation on the Insured death caused by injury arising out of accidental, violent, external and visible means and resulting in death within twelve calendar months of occurrence of the accidental injury.	2.1
		b. Permanent Total Disablement - This policy provides for payment of compensation for injury caused by accidental, violent, external and visible means resulting in: <ul style="list-style-type: none"> <li>i. Total and irrecoverable loss of sight in both eyes, or of the actual loss by physical separation of two entire hands or two entire feet, or of one entire hand and one entire foot or such loss of sight of one eye and such loss of one entire hand or one entire foot of the Insured .</li> <li>ii. Use of two hands or two feet or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot, of the Insured.</li> <li>iii. Total and irrecoverable loss of sight in one eye, or of the actual loss by physical separation of one entire hand or of one entire foot of the Insured.</li> <li>iv. Use of a hand or a foot without physical separation of the Insured</li> <li>v. Immediate, permanent, total and absolute disablement of the Insured from engaging in any gainful employment or occupation of any description whatsoever.</li> </ul>	2.2
		c. Permanent Partial Disablement - It provides for payment of compensation for bodily injury caused by accidental, violent, external and visible means resulting in Permanent Partial Disablement within 12 (twelve) calendar months of occurrence of such injury.	2.5
		d. Temporary Total disability - It provides for payment of compensation for bodily injury caused by accidental, violent, external and visible means resulting in Permanent Partial Disablement within 12 (twelve) calendar months of occurrence of such injury.	2.6
		e. Additional Benefits - In addition to the benefit stated above, we also undertake to provide compensation in respect of the following:	3.1,3.2,3.3,3.4,3.5

		<p>a) Actual costs incurred on transporting the Insured's mortal remains and for funeral expenses subject to a maximum limit of the lower of 1% of the Sum Insured or Rs 2500/-.</p> <p>b) Loss or damage to the Insured's clothing in an accident subject to a maximum limit of - Rs 1000/-</p> <p>c) Actual costs incurred on ground ambulance charges for transporting the Insured to a hospital following an accident subject to a maximum limit of Rs 1000/-</p> <p>d) Costs incurred for educational assistance for the Insured's dependent children in the event of the Insured's death or permanent total disablement subject to a maximum limit of Rs. 5000 per dependent child provided that we shall not be liable to provide this assistance for more than two dependent children of the Insured.</p> <p>e) Loss of Employment - Loss of employment due to permanent total disablement following an Accident subject to a maximum limit of 2% of Sum Insured.</p>	
		<p>f. Optional Covers(Comprehensive cover only) - The Policy can be extended to cover the following by payment of additional premium:</p> <p>a) <b>Medical Expenses Extension:</b> We will reimburse the reasonable charges for medical expenses incurred subject to the maximum amount applicable per the Policy terms and conditions following medically necessary treatment of an injury caused solely and directly due to an accident.</p> <p>b) <b>Hospital Confinement Allowance:</b> Daily allowance of Rs 500/- per day to a maximum of 30 days if the Insured is hospitalized as a result of an accident resulting in the bodily injury, death or disablement.</p>	5.1, 5.2
3.	<b><i>What are the Major exclusions in the policy</i></b>	<p>a) We will not pay compensation under more than one of the foregoing benefits. This will not apply for benefits specific benefits under permanent total disablement (Section 2.3), permanent partial disablement and special benefits and any add on covers, in respect of the same incident.</p> <p>b) Any other payment after a claim under one of the benefits per the Policy terms and conditions and has been admitted and become payable. This would not apply to any claim under special benefits and add-on covers.</p> <p>c) Any payment in case of more than one claim under the Policy during any one period of insurance, by which our maximum liability in that period for death and disablement payable shall exceed the sum stated in the relevant section of the</p>	<p>6.1</p> <p>6.2</p> <p>6.3</p>

		Schedule. This would not apply to any claim admitted under permanent partial disablement as mentioned above.	
		<p>d) Payment of compensation in respect of death, Injury or disablement:</p> <ul style="list-style-type: none"> <li>i. from intentional self-injury, suicide or attempted suicide.</li> <li>ii. whilst under the influence of intoxicating liquor or drugs.</li> <li>iii. 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.</li> <li>iv. arising or resulting from the Insured committing any breach of law with criminal intent.</li> <li>v. any Pre existing Condition(s) / disability except in case where accident is solely responsible for any liability under the Policy. .</li> </ul>	6.4
		<p>e) War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.</p>	6.5
		<p>f) Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:</p> <p style="padding-left: 40px;">Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.</p> <p style="padding-left: 40px;">Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.</p> <p style="padding-left: 40px;">Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and</p>	6.6

		chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death	
		g) Payment of compensation in respect of death of or Injury or any disease or illness to the Insured.	6.7
		h) Pregnancy Exclusion Clause: This Policy shall not extend to cover death or disablement resulting directly or indirectly caused by or contributed to or aggravated or prolonged by childbirth or from pregnancy or in consequence thereof.	6.8
		i) Persons whilst working in underground mines, explosives, magazines, workers whilst involved in electrical installation with high tension supply, jockeys, circus personnel, persons engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, rock climbing, pot holing, bungee jumping, skiing, ice-hockey, ballooning, hand gliding, river rafting, polo and activities of similar hazard.	6.9
6.	<b>Cancellation</b>	The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts fraud by the Insured Person by giving 15 days' written notice.	7.5.b
8.	<b>Claims</b>	<p>For claims the insured person may submit the necessary documents to Raheja QBE General Insurance Company Limited within the prescribed time limit.</p> <p><b>Necessary Documents required for settlement of claims:</b></p> <ul style="list-style-type: none"> <li>• Completed Claim form.</li> <li>• Death certificate.</li> <li>• Doctor's report, bills in case of temporary/permanent disablement.</li> <li>• Police report// Inquest Panchanama report issued by the Police/ post mortem report in case of accidental death.</li> <li>• Chemical analysis report / viscera report.</li> <li>• Legal heir certificate/ Succession certificate where nomination has not been made</li> <li>• Admission/Discharge/Death summary ( if applicable)</li> <li>• English translation of vernacular documents</li> <li>• Medical Certificate (in case of disablement)</li> <li>• Leave certificate from employer in case of temporary disablement.</li> <li>• Any other relevant document if any.</li> </ul> <p>For details on claim procedure please refer the policy document.</p>	7.3
9	<b>Policy Servicing</b>	<a href="mailto:customercare@rahejaqbe.com">customercare@rahejaqbe.com</a> Toll Free No -1800 102 7723 (9 am to 8 pm, Mon to Sat)	

	<b>Grievances/C omplaints</b>	<p>a. Details of Grievance redressal officer The Grievance Cell, Raheja QBE General Insurance Company Limited Ground Floor, P &amp; G Plaza, Cardinal Gracious road, Chakala, Andheri (East), Mumbai - 400 099, India Toll free: 1-800-102- (RQBE) 7723 e-mail <a href="mailto:customercare@rahejaqbe.com">customercare@rahejaqbe.com</a> Telephone : 1800-102-7723 (Toll Free - 9 Am to 8 PM, Monday to Saturday) 022- 4171 5050</p> <p>b. IRDAI Integrated Grievance Management System - <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></p> <p>c. Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document.</p>	8.2
10	<b>Insured's Rights</b>	Insurer to specify the norms on TAT for Settlement.	

**Legal Disclaimer Note:** The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.