



The Oriental Insurance Company Limited
Head Office: Block - 4, Plate-A, Third Floor
NBCC Office Complex, Kidwai Nagar East, New Delhi -110023
CIN : IRDAN556P0.....V01200506

Nagarik Suraksha Product

Brief Description :

The policy offers 80% of total sum insured in respect of Personal Accident cover (Death/Permanent Total Disablement, Loss of Limb(s) & Permanent Partial Disablement) and reimbursement of Hospitalization Expenses to the extent of 20% of total sum insured as specified under the schedule of insurance policy. The policy is available only to the citizen of India.

The salient features of the policy are:

Company's Total Liability in respect of all claims admitted during the period of Insurance shall not exceed under Section- I (Personal Accident) the Sum Insured as specified in the Schedule of insurance of the policy and under Section II (Hospitalisation) the sum insured as specified in the schedule of the policy for each completed period of 12 months during the period of insurance.

The disability must not be less than 40% in aggregate for becoming entitled to any claim under the PA Section of this policy.

Major Exclusions (applicable To Both Section I and Section II Of The Policy)

The Company shall not be liable for:

War Risk

Bodily injury as a consequence directly or indirectly of war, invasion, act of foreign enemy, hostilities (Whether war be declared or riot) civil war, rebellion, revolution, insurrection, military or usurped power, confiscations nationalization, civil commotion or loot or pillage in connection herewith

Confiscation

Any bodily injury to the Insured person due to confiscation, requisition or destruction by order of any government, public or local authority

Nuclear Risk

Any bodily injury to the Insured person, consequential loss, legal liability, directly or indirectly caused by or contributed to by or arising from:

a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the Combustion of nuclear fuel.

b) The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component

Consequential loss of any kind or description.

Other Benefits:

CUMULATIVE BONUS

Compensation payable under the table of benefits of PA section of this policy and the limits of Company's liability under Hospitalization reimbursement section shall be increased by 5% for each completed claim free period of 12 months during the period of insurance subject to maximum amount of such increase being not more than 20% of the sum insured as specified in PA Section of the schedule of insurance. However, the Cumulative Bonus Benefit shall be lost if the policy is not renewed within 30 days of its expiry.

CARRIAGE OF DEAD BODY & FUNERAL CHARGES

Expenses incurred in the carriage of dead body of the Insured to his place of residence and funeral charges (death due to accident and the claim otherwise being admissible under the PA section of the policy) shall be reimbursed subject to maximum of 2% of the sum insured as specified in the schedule of insurance under PA section of this policy, or Rs 2500, whichever is less.

EDUCATION FUND

In the event of death or permanent total disablement of the Insured due to accident, the Policy shall also provide compensation towards education fund for the dependent children in addition to the sum Insured as specified in the schedule of insurance under PA section of the policy of the same person(s) who is/are entitled to receive the compensation as given below irrespective of number of policies held by an individual Insured.

1. If the Insured Person has one dependent child below the age of 23 years on the date of accident, an amount equal to 10% of original Sum Insured as specified in the PA section of the policy subject to maximum of Rs.5,000
2. If the Insured person has more than one dependent child below the age of 23 years on the date of accident an amount equal to 10% of original Sum Insured as specified in the PA section of the policy subject to maximum of Rs.10,000/-
3. This benefit shall be available to the beneficiary provided the claim is otherwise admissible under the PA section of the policy.

LOSS OF EMPLOYMENT

In case of loss of employment of the insured person due to permanent total disablement, 1% of the original sum insured as specified in the schedule of insurance of the PA section of this policy become payable to the Insured Person in addition to the sum insured provided the claim is otherwise admissible under the PA section of the policy.