**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 (Hospitalization) 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 he 1ost 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