

Accidents can happen anytime. While boarding a bus, going to the bathroom in the night, traveling in the train etc

Insurance provides financial relief in case of an accident. The personal accident policy provides the following coverage:

Coverage

1. **Accidental Death** - The Sum Insured is paid to the nominee of the insured.
2. **Accidental Disability** - The Sum Insured or a part of it, depending upon the extent of disability, is paid to the insured on loss of limb/s in case of an accident. This benefit can cover both Permanent Total Disability (PTD) and Permanent Partial Disability (PPD)
3. **Loss of Pay** - In case the insured is bed ridden due to an accident and is not able to attend office, the policy pays 1% of the Sum Insured as compensation upto 104 weeks. The benefit is also called 'Weekly Benefit' or 'Temporary Total Disability'
4. **Medical Expenses** - The policy reimburses medical expenses incurred on treatment in case of an accident.

Low Cost Insurance Cover

This cover can also be given to a group of persons who can come together for a purpose other than insurance e.g. group of employees, group club members etc.

Highlights

1. Accidents mean anything, which is unforeseen, and therefore cover all types of accidents including road accidents.
2. It is a 24 hours cover, world-wide cover.