



## INCOME PROTECTOR PLUS POLICY

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	<b>Income Protector Plus Policy</b>	
2	What am I Covered for	<p>Income Protector Plus Policy is a worldwide Personal Accident Cover that is specially designed to cover the following, happening within 12 months from the date of accident (caused by external, violent and visible means):</p> <ul style="list-style-type: none"> <li>• <b>Death:</b> In unfortunate event of fatal accident the Sum stated in the Schedule/Certificate of Insurance will be paid to the nominee of Insured Person.</li> <li>• <b>Permanent Total Disablement:</b> In unfortunate event of an accident resulting in Permanent Total Disablement the Insured Person will be paid the Sum stated in the Schedule/Certificate of Insurance.</li> <li>• <b>Permanent Partial Disablement:</b> In unfortunate event of an accident resulting in Permanent Partial Disablement, the Insured Person will be paid a specified percentage of sum stated in Schedule/Certificate of Insurance according to the disability which has been listed in the policy.</li> <li>• <b>Monthly Income Benefit:</b> Monthly Benefit stated in the Schedule or Certificate of Insurance as compensation for accident resulting from covered Permanent Total Disablement of the Insured Person.</li> </ul>	Part III
		<ul style="list-style-type: none"> <li>• <b>Medical expenses due to Accident Hospitalization:</b> Reimbursement of medical Expenses for hospitalization due to accident resulting in Death/Disablement.</li> <li>• <b>Recovery Benefit:</b> A lump sum stated in the Schedule/Certificate of Insurance or Policy condition shall be payable if hospital confinement due to accident is for a consecutive period of 30 days or more.</li> <li>• <b>Transportation expenses of mortal remains:</b> A lump sum, as stated in the Policy condition is payable for carriage of Insured person's dead body to the place of his/her residence from the place of accident.</li> <li>• <b>Educational Grant:</b> In the event of death of the insured person, Educational grant as stated in the Policy condition shall be payable.</li> </ul>	
3	What are the major exclusions in the policy	<ul style="list-style-type: none"> <li>• Intentional Self injury/Suicide.</li> <li>• Whilst under the influence of intoxicating liquor &amp; drugs.</li> <li>• Persons whilst engaged in hazardous sports/activities/occupations.</li> <li>• Venereal Diseases, Aids or Insanity.</li> <li>• War &amp; allied perils and Nuclear weapons &amp; Radio Active Contamination.</li> <li>• Pregnancy or child birth.</li> <li>• Pre-existing Diseases.</li> <li>• Insured committing any breach of law with criminal intent.</li> </ul>	Part IV
		*Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing	
4	Waiting Period	For Medical Expenses Due to Accident Hospitalization, the cover commences only after 7 days from the date of inception of the Policy.	Part III
5	Payout Basis	Reimbursement of covered expenses up to specified limits AND/OR Fixed amount on the occurrence of a covered event.	Part III
6	Cost Sharing	Not Applicable	Not Applicable
7	Renewal Conditions	<ul style="list-style-type: none"> <li>• Life long renewal provided premium is paid on/before the expiry date of the policy or grace period of 30 days.</li> <li>• The Policy shall be withdrawn at any time by the company by giving three months notice to the insured/proposer. A suitable Alternate product will be made available at the time of Withdrawal.</li> <li>• At renewal, the coverages, terms &amp; conditions and premium may change, in which case a three months notice shall be sent to the Proposer/Insured.</li> </ul>	Part VI

8	Renewal Benefits	<b>Cumulative Bonus:</b> 5% increase on Sum Insured under Section 1 for every claim free year subject to a maximum of 25%.	Part III of the Schedule Scope of Cover
9	Cancellation	<ul style="list-style-type: none"> <li>The Company may at any time by notice in writing terminate this policy in the event of fraud or misrepresentation by the Insured/Insured Person or non-cooperation by the Insured</li> <li>The insured may at any time cancel this policy and in such event, the Company shall allow refund of premium less premium at Company's short period rate subject to No Claim under the policy.</li> </ul>	Part VI
10	Claim Form Availability	The standard claim forms are available in our website for ready reference. The same may be also obtained from any of our offices on request.	Part V
(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.			

*Royal Sundaram Alliance Insurance Company Limited.*

*IRDA Registration No.102*