

**Saral Suraksha Bima,  
Royal Sundaram General Insurance Co. Limited**



# Saral Suraksha Bima, Royal Sundaram General Insurance Co. Limited

## Product Benefit Table

Sum Insured (SI) ₹		Sum Insured (SI) ₹
		₹2.5 lakhs to ₹1 crore (in multiples of ₹50k) Beyond ₹1 crore, sum Insured ranging from ₹1.5 crores to ₹5 crores ( in multiples of ₹50 lakhs)
Base Benefits	Accidental Death	100% of Sum Insured
	Permanent Total Disablement	100% of Sum Insured
	Permanent Partial Disablement	As per disability table
Optional Covers	Temporary Total Disablement	0.2% of Sum Insured per week upto a maximum of 100 weeks Subject to a minimum disablement period of 4 weeks
	Hospitalisation Expenses due to accident	10% of Sum Insured
	Education Grant	10% of Sum Insured per child
Other Benefits	Cumulative Bonus	5% in respect of each claim free year subject to a maximum of 50% of SI. In the event of claim cumulative Bonus shall be reduced at the same rate
	Premium payment options	Monthly, Quarterly, Half-Yearly and Yearly

### Notes:

- 1) If death occurs within 12 months from the date of accident.
- 2) Entry age of Adults is 18 years onwards to 99 years and from 3 months to 25 years for children.
- 3) Policy offers both individual and family cover options with defined relationships allowed - self and legally wedded spouse, Parents, Parents-in-law, dependent children. However Sum insured will be available on Individual basis.
- 4) Policy period - 1 year.
- 5) Grace period 30 days for yearly mode of payment and 15 days for monthly, quarterly and half yearly mode of payment.



## Saral Suraksha Bima, Royal Sundaram General Insurance Co. Limited

Accident comes unannounced. It will put a spoke in your routine life. The dent which an accident brings to one's emotion and finance is very serious. Some accidents may create vacuum in the family due to bread winner's death while some may end up in physical disability.

Though few accidents may have a lighter impact, it may still compel one to be away from routines such as attending office for quite a long time. Hospital

Expenses adds to one's financial burden apart from mental agony. A prudent solution for meeting all the uncertainties is signing up for a Personal Accident Insurance.

Saral Suraksha Bima, Royal Sundaram General Insurance Co. Limited brings a unique solution to all worries related to an accident.

It is a package designed to take care of you and your family in the unfortunate event of an accident resulting in death or disability. The various benefits include Accidental Death Benefit, Accidental Disability Benefit apart from other special features.

## Key Features



**24 x 7**  
worldwide cover.



**Instant cover**  
without any  
waiting periods.



**Family cover**  
including spouse,  
children, parents  
and parent in laws.



**Base cover** for  
Death, PTD and  
PPD.



**Optional covers**  
for TTD,  
Educational Grant  
and Hospitalization  
expenses.



**Cumulative Bonus**  
up to 50%.



Higher SI options available  
based on income criteria.



## Base covers

Protection against accidental death and Permanent Total disablement and Permanent Partial disablement.

### a) **Accidental Death:**

Benefit equal to 100% of Sum Insured shall be payable on death of the insured person, due to an Injury sustained in an Accident during the Policy Period, provided that the Insured Person's death occurs within 12 months from the date of the Accident.

### b) **Permanent Total Disablement:**

Benefit equal to 100% of Sum Insured shall be payable if an insured Person suffers Permanent Total Disablement of the nature specified below, solely and directly due to an Accident during the Policy Period, provided that the Permanent Total Disablement occurs within 12 months from the date of the Accident:

- a) Total and irrecoverable loss of sight of both eyes or
- b) Physical separation or loss of use of both hands or feet or
- c) Physical separation or loss of use of one hand and one foot or
- d) loss of sight of one eye and Physical separation or loss of use of hand or foot
- e) If such Injury shall as a direct consequence thereof, permanently, and totally, disables the Insured Person from engaging in any employment or occupation of any description whatsoever.

### c) **Permanent Partial Disablement:**

Sum Insured specified below shall be payable if the Insured Person suffers Permanent Partial Disablement of the nature specified below solely and directly due to an Accident during the Policy Period provided that the Permanent Partial Disablement shall occur within 12 months of the date of the Accident.

Sl. No	Loss Covered	Percentage of Sum Insured
1	Loss of Use/ Physical Separation:	
	One entire hand	50%
	One entire foot	50%
	Loss of Sight of one eye	50%
	Loss of toes - all	20%
	Great both phalanges	5%
	Great - one phalanx	2%
	Other than great if more than one toe lost	1%
2	Loss of Use of both ears	50%
3	Loss of Use of one ear	20%
4	Loss of four fingers and thumb of one hand	40%
5	Loss of four fingers	35%
6	Loss of thumb-	
	Both phalanges-	25%
	One phalanx	10%
7	Loss of Index finger -	
	Three phalanges	10%
	Two phalanges	8%
	One phalanx	4%
8	Loss of middle finger -	
	Three phalanges	6%
	Two phalanges	4%
	One phalanx	2%

Sl. No	Loss Covered	Percentage of Sum Insured
9	Loss of ring finger -	
	Three phalanges	5%
	Two phalanges	4%
10	Loss of little finger -	
	Three phalanges	4%
	Two phalanges	3%
11	Loss of metacarpus -	
	First or second (additional)	3%
	Third, fourth or fifth (additional)	2%
12	Any other permanent partial disablement	Percentage as assessed by the independent Medical Practitioner

## Optional Covers

### a) Temporary Total Disablement:

A weekly benefit is applicable in the event of accidental injury for the insured person which incapacitates the insured from engaging in any employment or occupation of any description whatsoever which the Insured was capable of performing at the time of the Accident.

### b) Hospitalisation Expenses due to Accident:

Hospitalisation expenses arising due to accident (during the policy period) shall be indemnified up to the limit of 10% of base sum insured.

### c) Education Grant:

A one-time Educational Grant of 10% of the Base Sum insured, per child, shall be payable, to all dependent children of the Insured in the event of insured persons death or permanent total disablement.



## Cumulative Bonus (CB)

Sum insured (excluding CB) shall be increased by 5% in respect of each claim free policy year, provided the policy is renewed without a break subject to maximum of 50% of the sum insured. If a claim is made in any particular year, the cumulative bonus accrued may be reduced at the same rate at which it has accrued. The cumulative bonus is applicable only in respect of base covers only.

## Policy Features

### Age Eligibility

Minimum entry age shall be 18 years and maximum age at entry shall be 99 years for the insured members including principal insured. Dependent Child / children shall be covered from the age of 3 months to 25 years subject to the definition of 'Family' and underwriting policy.

### Type of Policy

Individual basis only, when offered as a family cover, the chosen sum insured shall apply to each family member separately.

### Family

Family consists of the proposer and any one or more of the family members as mentioned below:

- (i) legally wedded spouse.
- (ii) Parents and Parents-in-law.
- (iii) Dependent Children (i.e. natural or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals.

### SI eligibility in a family plan

Proposer has to be mandatorily covered under the Family cover.

In case of Family cover, following shall be the sum insured limits for Family Members:

Self has to be earning and mandatorily have to be covered

- Self/Proposer-100%
- Spouse - 50% of the sum insured of proposer
- Parents/Parents-in-Law - 25% of the sum insured of proposer for each
- Child/Children - 20% of the sum insured of proposer for each

If a higher sum insured is sought for any of the family members then they will have to opt for a separate policy, issuance of which shall be subject to the acceptance and income criteria guidelines.

### Tenure:

Customer can buy the policy for a tenure of one year only.

### Sum Insured Options:

Minimum sum insured shall be ₹2.5 lakhs to a maximum sum insured of ₹5 crores.

For Sum Insured from ₹2.5 lakhs to ₹1 crore, sum insured shall be in multiples of ₹50000/- However, for Sum insured greater than ₹1 crore, Sum Insured shall be in multiples of ₹50 lakhs.

Approval for choice of SI, will be based on the below eligibility criteria.

- Up to ₹50 lakhs - 5 times annual income.
- ₹50.5 lakhs to 1 crore - 8 times annual income.
- ₹1.5 crores to 5 crores - 10 times annual income.

## Premium rate tables

(Exclusive of Goods and Service Tax)

### Base Cover

Risk Group	I	II	III	IV
Premium	0.42	0.63	0.70	0.99

### Temporary Total Disablement

Risk Group	I	II	III	IV
Premium	0.14	0.21	0.23	0.33

### Educational Grant

Risk Group	I	II	III	IV
Premium	0.042	0.063	0.070	0.099

### Hospitalisation Expenses

Base Sum Insured Band	% of base Premium
Up-to ₹10 Lakhs	10.0%
₹10.5-20 Lakhs	7.0%
₹20.5-30 Lakhs	6.0%
₹30.5-50 Lakhs	5.5%
₹50.5-75 Lakhs	5.0%
₹75.5 Lakhs+	4.5%

### Loading for emi policy period

EMI Option	Monthly	Quarterly	Half Yearly
Premium	5.0%	4.0%	3.0%

### RISK CLASS I

skilled white-collar class with no exposure to occupational hazard. Accountants, Doctors, Lawyers, Architects, Consulting Engineers, Teachers, Bankers, Persons engaged in administrative functions etc.

### RISK CLASS II

skilled white-collar class with minimal exposure to occupational hazard.

Builders, Contractors and Engineers engaged in superintending functions only etc.

### RISK CLASS III

skilled/semi-skilled class with moderate exposure to occupational hazard.

Delivery boys, Diploma engineers working on shop floor etc.

### RISK CLASS IV

unskilled class having high exposure to occupational hazard.

Loaders, Mining workers etc.

## Modes of Premium Payment

Premium payment can be made Yearly, Half-yearly, Quarterly and Monthly. ECS (Auto Debit facility) is also allowed in respect of the above-mentioned modes.

## Premium Example

### Risk Group I

Coverage	Base SI	Base Rate/ Per mille	Base Premium
Base Cover (Death, PTB, PPD)	50,00,000	0.42	2100
Temporary Total Disablement	10,00,000	0.14	140
Educational Grant	5,00,000	0.04	21
Hospitalisation Expenses	5,00,000	0.02	116

## Exclusions

(applicable to all sections of the policy)

The Company shall not be liable to make any payments under this policy in respect of:

- (i) Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalisation of the insured person, directly or indirectly due to 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.
  - (ii) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person
    - a. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide;
    - b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
  - c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world. [Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine;
  - d. arising or resulting from the Insured Person committing any breach of law with criminal intent.
- (iii) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
  - (iv) Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to 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 or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.
    - B. Nuclear weapons material
    - C. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

D. Nuclear, chemical and biological terrorism

- (v) Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.

## Hospitalisation Expenses due to Accident

The Company shall not be liable to make any payments under this policy in respect of any expenses incurred by the insured person in connection with or in respect of:

1. Investigation & Evaluation (Code- Excl04)
  - a) Expenses related to any admission primarily for diagnostics and evaluation purposes.
  - b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.
2. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)
3. Expenses incurred for treatment of accidental injuries which does not warrant hospitalization.
4. Any expenses incurred on Domiciliary Hospitalization and OPD treatment.
5. Treatment taken outside the geographical limits of India.
6. All expenses listed in Annexure A (List I) of the Policy.

Please refer policy terms and conditions for complete exclusion.

## Claim Procedure

### Notification of claim:

- Intimation to be given within 30 days in the event of claim.
- If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital.

### Documents to be submitted:

Basic documents required for All claims

- i. Duly completed claim form.
- ii. Photo Identity Proof of the insured person.
- iii. Copy of FIR/ Panchnama /Police Inquest Report (wherever these reports are required as per the circumstance of the Accident) duly attested by the concerned Police Station.
- iv. Copy of Medico Legal Certificate (wherever it is required as per the circumstance of the Accident) duly attested by the concerned Hospital.
- v. Any other relevant document required by the Company for assessment of the claim.

## Cancellation

The Insured may cancel this Policy by giving 15days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

### Short period scales:

Period on Risk	Rate of Premium to be refunded
Up to 1 month	75% of Premium
Up to 3 months	50% of Premium
Up to 6 months	25% of Premium
> than 6 months	Nil Premium

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the Policy.

## Free Look Period

The Free Look Period will be applicable on the new policy and not on renewals

1. The insured will be allowed a period of thirty days from date of receipt of the policy to review the terms and conditions of the Policy, and to return the same if not acceptable.
2. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to
  - (a) a refund of the premium paid less any expenses incurred by the company on medical examination of the insured person and the stamp duty charges or;
  - (b) where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or;
  - (c) where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

---

### Disclaimer

Insurance is the subject matter of solicitation. Saral Suraksha Bima, Royal Sundaram General Insurance Co. Limited is a Personal Accident insurance product and issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy. This brochure is not a contract of insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. The Saral Suraksha Bima, Royal Sundaram General Insurance Co. Limited (UIN-RSAPAIP26041V022526) is a Personal Accident insurance product of Royal Sundaram approved by IRDAI.

### Section 41 of the Insurance Act, 1938 - Prohibition of rebates

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
2. If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to ten lakh rupees.

Royal Sundaram IRDAI Reg. No.102  
CIN: U67200TN2000PLC045611



Royal Sundaram General Insurance Co. Limited

Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Registered Office: 21, Patullos Road, Chennai - 600 002.

Call **1860 425 0000**

Visit **[www.royalsundaram.in](http://www.royalsundaram.in)**