

GROUP PERSONAL ACCIDENT TAILOR MADE POLICY

UNITED INDIA INSURANCE COMPANY LIMITED

POLICY NO 064100422P112670664- Policy is applicable to Bank’s saving /current account holders (first name in the account) having age above 18 years and below 80 Years at the time of policy inception

Policy Period	27.02.2023 to 26.02.2024		
Age Criteria	Above 18 years and below 80 Years at the time of policy inception		
Sum Insured	Rs 5 Lakh only – in case of death due to Accident		
Premium	To be borne by the Bank		
Compensation on total irrecoverable loss due to accident	a) Total and Irrecoverable Loss of sight of both eyes or the actual loss by physical separation of two entire hands or two entire feet or one entire hand and one entire foot or such loss of sight of one eye and such loss of one entire foot,	100 % of Sum insured	
	b) The sight of one eye or of the actual loss by physical separation of one entire hand or one entire foot.	50% of sum insured	
	c) Total and irrecoverable loss of use of a hand or a foot without physical separation	50% of sum insured	
	d) If such Injury shall as a direct consequence thereof immediately permanently totally and absolutely, disable the insured person from engaging in any employment or occupation of any description whatsoever.	100 % of sum insured	
	e) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of use or the actual loss by physical separation of the following then percentage of the capital sum insured as indicated below shall be payable. (For example, and for detail refer to policy)	<i>Loss of toes all</i>	20 %
		<i>Loss of hearing both ears</i>	50 %
<i>Loss of hearing one ear</i>		15 %	
<i>Loss of 4 fingers and thumb of one hand</i>		40 %	

		<i>Loss of 4 fingers</i>	35 %	
Other Conditions	<ol style="list-style-type: none"> 1) Each person is eligible for maximum up to Rs 5 Lakh under this policy even if they have more than one accounts in the bank. 2) Documents required for the claim: <ol style="list-style-type: none"> a) Claim form signed by the claimant b) Original death certificate in case of death and civil surgeon's certificate for permanent disability due to accident c) FIR d) Panchnama e) Inquest Panchnama f) P M Report (in case of death) g) Birth date certificate of insured h) KYC of Insured i) Pedhinama of claimant in absence of nomination j) Driving license & R C Book (in case of insured was driving the vehicle at the time of accident) k) KYC & 2 Photographs of Claimant l) Other documents on demand by the insurance Co 			
	The Terms and conditions of policy are applicable to customers, Bank and Insurance co.			