						Option IV	2							
	Coverage / Capital Sum Insured	1000000         2000000         2500000         3000000         4000000         5000000         6000000         7000000         7500000         8500000         9000000         10000000	2000000	2500000	300000	4000000	2000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
	Accidental Death	1000000	2000000	1000000 2000000 2500000 3000000 4000000 5000000 6000000 7000000 7500000 8000000 8500000 9000000 10000000	3000000	4000000	2000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
	Permanent Total Disability		Permanent for a cor	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.	y due to Acci od of 12 mon	dent, which t ths. Kindly re	otally disable fer the Policy	s the Insured wording ava	from attendi	ng to any oc pany website	upation/job/ for more de	business or n tails on payak	ormal duties ole limits.	
	3 Permanent Partial Disability			Pe Ki	rmanent Parl ndly refer the	ial Disability Policy word	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body Kindly refer the Policy wording available on company website for more details on payable limits.	d relating to on company	any part of th website for m	e limbs or or ore details o	jans of the bo τ payable lim	ody. its.		
	Child Education Support Benefit	10000	20000	25000	30000	40000	00005	00009	70000	75000	80000	85000	00006	100000
_	5 Accidental Hospitalization Expenses	100000	100000	100000	100000	110000	110000 120000	130000	140000	150000	160000	170000	180000	200000
9	Loan Protector					Rs. 12,	Rs. 12,000/- per month for a maximum of 12 months	nth forama	ximum of 12	months				
_	Broken Bone	100000	100000	100000	100000	200000	200000 200000	200000	200000 200000	300000	300000	300000	300000	300000
_	Ambulance Hiring Charges							Rs. 1,500						
	9 Double Indemnity						100%	100% of CSI opted for Death	or Death					

Double muelimity						0,001	וטס% סו כאן סטובת וסו שבפווו	וו הבמווו					
Annual Premium Excl ST (INR)	1000000	2000000	2500000	300000	4000000	2000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
Risk I	1308	2164	2592	3019	3927	4796	2995	6535	7015	7456	7898	8340	9223
Risk II	1569	5992	3214	3763	4931	6042	7152	8263	8883	9445	10008	10570	11695

Note: I) TTD benefit is available only for the Capital Sum is INR 30 lakh and above. 3) No TTD benefit available on  $\alpha$ 

				operation a					
Sr. No.	Coverage / Capital Sum Insured	2000000	0000009	7000000	7500000	800000	8500000	0000006	10000000
	Accidental Death	2000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
2	2 Permanent Total Disability	Permar for	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.	Le to Accident, which f12 months. Kindly re	totally disables the Ir efer the Policy wordin	Isured from attending g available on compar	to any occupation/jo ny website for more c	b/business or normal etails on payable lim	duties its.
m	Permanent Partial Disability		Perma Kindly	nent Partial Disability refer the Policy word	of the Insured relatii Iing available on com	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. Kindly refer the Policy wording available on company website for more details on payable limits.	mbs or organs of the e details on payable li	body. mits.	
4	4 Weekly Indemnity (TTD)		Rs. 15000/week for a maximum of 52 weeks	naximum of 52 week	2	~	Rs. 20000/week for a maximum of 52 weeks	aximum of 52 week	
2	5 Cost of Transporting Mortal Remains				100	10000			
9	6 Cost of Performance of Death Ceremony				100	10000			
7	7 Accidental Hospitalization Expenses	120000	130000	140000	150000	160000	170000	180000	200000
∞	8 Accidental Hospital Daily Cash	Rs. 100	Rs. 1000/day for 30 days maximum	kimum		Rs. 150	Rs. 1500/day for 30 days maximum	dimum	
6	9 Child Education Support Benefit	20000	00009	70000	75000	80000	85000	00006	100000
٢	10 Loan Protector			Rs. 24	1,000/- per month for	Rs. 24,000/- per month for a maximum of 12 months	ınths		
=	11 Broken Bone	200000	200000	200000	300000	300000	30000	300000	300000
1,	12 Ambulance Hiring Charges				Rs. 1,500	,500			
13	13 Legal Bail Expenses				Rs. 5,000	000′			
14	14 Double Indemnity				100% of CSI opted for Death	oted for Death			
			***************************************	00000		000000	0000	000000	000000

S	Coverage / Capital Sum Insured	2000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
-	Accidental Death	2000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
2	Permanent Total Disability	Permar for	nent Total Disability du a continuous period o	te to Accident, which f12 months. Kindly re	totally disables the In fer the Policy wording	sured from attending g available on compa	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.	b/business or normal letails on payable limi	duties ts.
3	Permanent Partial Disability		Perma	nent Partial Disability	of the Insured relatin	ig to any part of the l	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body	body.	
			Kindly	refer the Policy word	ing available on comp	oany website for mor	Kindly refer the Policy wording available on company website for more details on payable limits.	mits.	
4	Weekly Indemnity (TTD)			~	Rs. 20000/week for a maximum of 52 weeks	naximum of 52 weeks	5		
2	Cost of Transporting Mortal Remains				10000	00			
9	Cost of Performance of Death Ceremony				10000	00			
7	Accidental Hospitalization Expenses	120000	130000	140000	150000	160000	170000	180000	200000
8	Accidental Hospital Daily Cash	Rs. 100	Rs. 1000/day for 30 days maximum	cimum		Rs. 150	Rs. 1500/day for 30 days maximum	kimum	
6	Child Education Support Benefit	50000	00009	70000	75000	80000	85000	00006	100000
10	Loan Protector			Rs. 24	Rs. 24,000/- per month for a maximum of 12 months	a maximum of 12 mo	onths		
11	Broken Bone	200000	000007	200000	300000	300000	300000	300000	300000
12	Ambulance Hiring Charges				Rs. 1,500	200			
13	Legal Bail Expenses				Rs. 5,000	000			
14	Double Indemnity				100% of CSI opted for Death	ted for Death			
	Premium Without Tax	2000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
	Risk Class I	5567	6437	7306	7809	8250	8692	9134	10017
	Risk Class II	7032	8143	9254	8066	10470	11032	11595	12720





**Toll Free Number - 18002665844** (8:00 am to 8:00 pm, 7 days of the week) Email:care@libertyinsurance.in

Registered & Corporate Office
Liberty General Insurance Ltd.,
Unit 1501 & 1502, 15th Floor, Tower 2, One International Center,
Senapati Bapat Marg, Prabhadevi, Mumbai – 400013 Maharashtra. Phone: +91 22 6700 1313, Fax: +91 22 6700 1606. \*Liberty Mutual Insurance Group includes insurance

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www.libertyinsurance.in





# Tread carefully as accidents can happen.

But, also take steps to tide over accidents if and when they occur.

**Insure against financial impact** of accidents with

> **Liberty Individual Personal Accident Policy** Flexi Plan Options

**Toll Free Number: 18002665844** 

Insurance is all about careful planning for a better life, that even after an unpleasant event or its financial impact, one can take care of self and his loved

It is a fact that life today is uncertain. Everybody is always at risk - on the roads, at work, while travelling, or even inside their own home. Some unfortunate accidental occurrence might bring a huge financial burden. Although one cannot guard against all uncertainties of life, one can always take steps to help tide over such accidental events.

Liberty General Insurance provides just the right kind of cover for these uncertain times with its Liberty Individual Personal Accident Policy.

Our Individual Personal Accident Policy gives complete protection against sudden, unforeseen and involuntary event beyond the control of the Person insured, caused by external, visible and violent means that might lead to death or bodily injury of the person. If the accident leads to the untimely death of the Person, the Policy will provide complete financial security to the Person's family members (Nominee). The Policy also covers eventualities where the Person insured sustains accidental injuries which cause disability (of permanent or temporary nature). In such cases the Policy will compensate a fixed percentage of Sum Insured depending upon the type of impairment. This Policy offered by us comes to you in easy to understand and over-the-counter plan options. The proposer can choose from various covers in flexi based plan available.

## **Key Advantages and Policy Features**

- Provides basic accident protection and value enhanced protection by way of add on covers
- Options to choose the Capital Sum Insured depending upon the customer's requirements
- Built in value added covers of Child Education Benefit, Cost of Transportation of Mortal Remains & Cost of Performance of Death Ceremony
- Customization of cover at the discretion of the Proposer
- Attractive provision on Cumulative Bonus retention
- Cover yourself under Accidental Death as a default cover
- Capital Sum Insured (CSI) available ranges from I lakh to maximum I crore.

## **Other Policy Features**

Policy Discounts: Get a loyalty bonus of 5% or 7.5% discount on premium if you have I or more policies of the Company.

Family Discount: Insure your Family members and get a discount maximum

**Policy Period:** Option to have a Policy for longer duration of 2 years and 3 years. For 2 years and 3 years policy, you will get a discount of 8% and 15% on the base premium respectively.

Free Look Period: Option to cancel a Policy for any objections in terms and conditions after a period of 15 days from the receipt of the Policy.

Grace Period: Option to renew your policy within a period of 30 days after the Policy end date with all continuity benefits.

#### Entry Age

- For Adults: Minimum entry age is 18 years and maximum 70 years
- For Dependent Children: Unmarried children between 5 to 25 years.

Renewal Benefits: Lifelong Renewability

#### Terms of Renewal

- Sum Insured Enhancement: Capital Sum Insured can be enhanced only at the time of renewal subject to no claim having been lodged / paid under the earlier policy/ies and with the specific approval and acceptance by the Company
- Cancellation Conditions: You may request for cancellation of policy during the policy tenure. If no claims have been made under the policy, refund shall be done on short period basis.

## **Cumulative Bonus (CB)**

The Sum Insured under the Accident Benefit(s) will be progressively increased by 5% during the renewal policy for each claim free year subject to a maximum accumulation of 50% of the Capital Sum Insured. In the event of a claim under the Policy in respect of an Insured / Insured Person, the increased Sum Insured will be reduced by 10% at the time of renewal.

Any CB amount that has accrued when the policy was with another Insurer and transferred to LGI at the time of renewal would be considered as a fixed additional benefit amount, subject to there being no claim reported / paid under the expiry policy. In the event of any claim under the expiry policy, there would be no credit available on the CB amount earned under the expiring policy of the previous Insurer.

### What is not covered?

- Death or disability resulting directly or indirectly caused by or prolonged by child birth or from pregnancy excluding ectopic pregnancy.
- Any pre-existing condition / disability / accidental injury.
- Any intentional self-injury, suicide or attempted suicide; mental or nervous disorders: any loss whilst under the influence of liquor or drugs or other intoxicants.
- Any loss whilst engaging in racing, hunting, mountaineering, ice hockey, winter sports; any loss or damage arising from Insured Person committing any breach of law with criminal intent.

For a complete list of exclusions, kindly refer our policy wordings.

# **Risk Class Categorization**

Risk Group I: Doctors, Lawyers, Accountants, Architects, Consulting Engineers, Teachers, Bankers, Builders, Contractors, Engineers on site engaged in superintending functions only, Veterinary Doctors, Business Owners wherein the business is not dealing in hazardous goods or not involving manual labour, Persons engaged in clerical functions & administrative functions and such other persons engaged in occupations of similar hazard listed above.

Risk Group II: Professional Athletes & Sportsmen, Wood Working Machinists, Workers, Mechanics, Drivers & such other persons engaged in occupation of similar hazard listed above.

#### **Our Claim Process**

With our motto to 'Help People Live Safer More Secure Lives' it would be our mission to promptly and fairly handle, resolve all claims in a professional, efficient and courteous manner.

In case of a claim, intimate Us and submit claim form and relevant documents. within 15 days after an actual or potential loss begins or as soon as is reasonably possible and in any event, not later than 30 days after an actual or potential loss begins.

For more details regarding claim process / documents to be submitted, please refer

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	1000000 2000000 2500000 3000000 4000000 500000 6000000 7000000 7500000 8000000 8500000 900000 10000000	10000000	ısiness	ite							000000	000007		10000000	2095	7205
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	7500000	1000000   2000000   2500000   3000000   4000000   5000000   6000000   7000000   7500000   8000000   8500000   9000000   1000000	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business	or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website	ts.						120000 140000 150000	00000		7500000	4210	5410
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ion I	5000000	2000000	nich totally	f 12 mont	or more de		Wax		ΛeW	MIGA	120000			2000000	2843	3643
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	Coverage / Capital Sum Insured	Accidental Death	Permanent Total Disability			Child Education Benefit	Transportation of Mortal	Remains	Performance of Funeral	Ceremony	Accidental Hospitalization	Expenses	Ambulance Hiring Charges	nual Premium Excl ST (INR)   1000000   2000000   2500000   3000000   4000000   5000000   6000000   7000000   7500000   8000000   900000   10000000	Risk I	Risk II

 Sr. Coverage / Capital Sum Insured	1000000	1000000   2000000   2500000   3000000   4000000   5000000   6000000   7000000   7500000   8500000   8500000   9000000   10000000	2500000	3000000	4000000	2000000	0000009	7000000	0000052	8000000	8500000	0000006	1000000
1 Accidental Death	1000000	1000000 2000000 2500000 3000000 4000000 5000000 6000000 7000000 7500000 8000000 8500000 9000000 10000000	2500000	3000000	4000000	2000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
2 Permanent Total Disability		Permanent T for a con	otal Disabilit itinuous peric	y due to Acci	dent, which to ths. Kindly ref	otally disable fer the Policy	s the Insured wording ava	from attend llable on com	ing to any oc ipany website	cupation/job, e for more de	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.	ormal duties ole limits.	
3 Permanent Partial Disability			P. K.	rmanent Part ndly refer the	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. Kindly refer the Policy wording available on company website for more details on payable limits.	of the Insure ng available	d relating to	any part of th website for m	e limbs or org	gans of the b	ody. irts.		
4 Child Education Support Benefit	10000	20000	25000	30000	40000	20000	00009	70000	75000	80000	85000	00006	100000
5 Accidental Hospitalization Expenses	100000	100000	100000	100000	100000 110000 120000	120000	130000	140000	150000	160000	170000	180000	200000
6 Accidental Hospital Daily Cash	Rs. 5	Rs. 500/day for 30 days maximum	) days maxim	un	Rs. 10	000/day for 3	Rs. 1000/day for 30 days maximum	unu		Rs. 1500/d	Rs. 1500/day for 30 days maximum	s maximum	
7 Broken Bone	100000	100000	100000	100000	200000	200000	Rs. 1,500	200000	300000	300000	300000	300000	300000
8 Ambulance Hiring Charges							Rs. 1,500						
9 Legal Bail Expenses							Rs. 5,000						
Annual Premium Excl ST (INR)	1000000	THORROW STANDARD	2500000	300000	4000000	2000000	0000009	7000000	0000052	8000000	8500000	0000006	10000000

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4	4 Child Education Support Benefit	10000	20000	25000	25000 30000 40000 50000 60000 70000	40000	20000	00009	70000	75000	80000	80000 85000	00006	100000
5	5 Accidental Hospitalization Expenses	100000	100000	100000 1000001	100000	110000	110000 120000 130000 140000	130000	140000	150000	160000 170000		180000	200000
9	6 Accidental Hospital Daily Cash	Rs. 5	500/day for 30	Rs. 500/day for 30 days maximum	mnu	Rs. 1	Rs. 1000/day for 30 days maximum	0 days maxin	mnu		Rs. 1500/d	Rs. 1500/day for 30 days maximum	s maximum	
7	7 Broken Bone	100000	100000	100000	100000 100000 100000 100000 200000 200000 Rs.1,500 200000	200000	200000	Rs. 1,500	200000	300000	300000 300000 300000	300000	300000	300000
∞	8 Ambulance Hiring Charges							Rs. 1,500						
6	9 Legal Bail Expenses							Rs. 5,000						
	Annual Premium Excl ST (INR)	1000000	2000000	2500000	1000000         2500000         3500000         400000         5000000         600000         700000         750000         850000         850000         900000         100000	4000000	2000000	0000009	7000000	7500000	8000000	8500000	0000006	1000000
	Risk I	1071	1837	2220	2602	3443	4222	5001	5781	6239	6635	7032	7429	8222
	RiskII	1313	1313 2290		2778 3267	4315	5340	6330	5340 6330 7321 7915	7915	8417	8417 8920	9422	10427

harges         Rs. 1,500           Excl ST (INR)         1071         1837         2220         2602         3443         4222         501         5781         6239         6635         7032         7429           1313         2290         2778         3267         4315         5340         6330         7321         7915         8417         8920         9422	Excl ST (INR)         1000000         2500000         3200         400000         500000         750000         750000         850000         1420	Broken Bone	7 Broken Bone	100000	100000 100000	100000	100000	200000	00   200000   Rs. 1,500   200000	Rs. 1,500	0	300000	300000 300000	30000 30000 300000		300000
Excl ST (INR)         1071         1837         2220         2602         3443         4222         5001         5781         6239         6635         7032         7429           1313         2290         2778         3267         4315         5340         6330         7321         7915         8920         9422	Excl ST (INR)         1000000         2500000         3000000         4000000         5000000         5000000         5000000         7500000         8500000         9000000           1071         1837         2220         2602         3443         4222         5001         5781         6239         6635         7032         7429           1313         2290         2778         3267         4315         5340         6330         7321         7915         8417         8920         9422	Ambulance Hiring Charges	Charges							Rs. 1,500						
1001         1837         2220         2778         3267         4315         5340         5340         5340         5340         6330         7321         7321         7321         7322         7322         7322         7321         7321         7321         7321         7321         7322 <th< th=""><th>1000000         2500000         3000000         4000000         5000000         6000000         7000000         7500000         8500000         9000000           1071         1837         2220         2672         3443         4222         5001         5781         6239         6635         7032         7429           1313         2290         2778         3267         4315         5340         6330         7321         7915         8417         8920         9422</th><th>Legal Bail Expenses</th><th>ses</th><th></th><th></th><th></th><th></th><th></th><th></th><th>Rs. 5,000</th><th></th><th></th><th></th><th></th><th></th><th></th></th<>	1000000         2500000         3000000         4000000         5000000         6000000         7000000         7500000         8500000         9000000           1071         1837         2220         2672         3443         4222         5001         5781         6239         6635         7032         7429           1313         2290         2778         3267         4315         5340         6330         7321         7915         8417         8920         9422	Legal Bail Expenses	ses							Rs. 5,000						
1071   1837   2220   2602   3443   4222   5001   5781   6239   6635   7032   7429   7429   7321   7915   8417   8920   9422	1071   1837   2220   2602   3443   4222   5001   5781   6239   6635   7032   7429   7321   7915   8417   8920   9422		i F.v.l CT (IMB)	100000	000000	000001	000000	000007	00000	000000	100000	1	00000	00000	000000	1000000
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ÿ 8̈́	Coverage / Capital Sum Insured	1000000	2000000	2500000 3000000	3000000	4000000	2000000	4000000         5000000         6000000         7000000         7500000         8500000         8500000	7000000	7500000	8000000		0000006	10000000
<b>—</b>	Accidental Death	1000000		2500000	3000000	4000000	2000000	2000000 2500000 3000000 4000000 5000000 6000000 7000000 7500000 8000000 8500000	7000000	7500000	8000000	8500000	0000006	10000000
7	Permanent Total Disability		Permanent of for a con	Total Disabilit Tinuous peric	y due to Acci	dent, which t ths. Kindly re	totally disable fer the Policy	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.	l from attendi ilable on com	ing to any oc pany website	cupation/job, e for more det	'business or n tails on payab	ormal duties ile limits.	
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4	Weekly Indemnity (TTD)	in I	Limited to Rs. 5000/week for a maximum of 100 weeks	5000/week for 100 weeks	or			Rs	. 10000/weel	k for a maxin	Rs. 10000/week for a maximum of 52 weeks	eks		
5	Cost of Transporting Mortal Remains							10000						
9	6 Cost of Performance of Death Ceremony							10000						
7	Child Education Support Benefit	10000	20000	25000	30000	40000	20000	00009	00002	75000	00008	82000	00006	100000
8	Accidental Hospitalization Expenses	100000	100000	100000	100000	110000	120000	130000	140000	150000	160000	170000	180000	200000
6	Accidental Hospital Daily Cash	Rs.	Rs. 500/day for 30 days maximum	) days maxim	mnu	Rs. 1	000/day for 3	Rs. 1000/day for 30 days maximum	mnm		Rs. 1500/d	Rs. 1500/day for 30 days maximum	s maximum	
10	Loan Protector	Rs. 12,000/-	Rs. 12,000/- per month for a maximum of 12 months	r a maximun	າ of 12 mont	SI		Rs. 24,	000/- per mo	onth for a ma	Rs. 24,000/- per month for a maximum of 12 months	months		
7	Broken Bone	100000	100000	100000	100000	200000	200000	200000	200000	300000	300000	300000	300000	300000
12	Ambulance Hiring Charges							Rs. 1,500						
13	13   Legal Bail Expenses							Rs. 5,000						
14	14 Double Indemnity						100%	100% of CSI opted for Death	or Death					
	Annual Premium Excl ST (INR)	1000000	1000000 2000000 2500000 2500000 3000000 4000000 5000000 600000 7000000 7500000 800000 8500000 9000000 9000000	2500000	3000000	4000000	2000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
	Risk I	1601	2457	2885	3312	4500	5370	6239	7108	7611	8053	8495	8936	9820

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