

Bajaj Allianz Janata Personal Accident Policy- Individual *Prospectus*

UIN: IRDA/NL-HLT/BAGI/P-P/V.I/16/14-15
CIN: U66010PN2000PLC015329

▪ **Scope of Cover**

This insurance will pay to the Insured (or in case of death, to the nominee) the amount shown against the table of benefits, if the Insured shall sustain any bodily Injury resulting solely and directly from accident caused by outward violent and visible means and such bodily Injury within the twelve calendar months of its occurrence be the sole and direct cause of:

	Table of Benefits	Sum Insured Payable
i)	Death	100% of Sum Insured
ii)	Permanent Total Disablement due to accident.	100% of Sum Insured
iii)	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot.	50% of Sum Insured

▪ **Exclusions**

No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Accidental Bodily Injury that You meet with:
 - a) Through suicide, attempted suicide or self inflicted injury or illness.
 - b) While under the influence of liquor or drugs.
 - c) Arising or resulting from the insured person(s) committing any breach of law with criminal intent.
 - d) Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
 - e) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
 - f) As a result of any curative treatments or interventions that you carry out or have carried out on your body.
 - g) Arising out of your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
2. Your consequential losses of any kind or your actual or alleged legal liability.
3. Any existing disability.
4. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
5. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
6. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
7. Nuclear energy, radiation.

▪ **Who can be covered under this Policy?**

Any Indian Resident irrespective of sex in the age group of 10 years to 70 years can be covered under Bajaj Allianz Janata Personal Accident Policy.

▪ **What will be the renewal age?**

Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.

▪ **Sum Insured**

The policy may be issued for minimum sum insured of Rs. 25,000/- per person per annum and the maximum sum insured is to be limited to Rs.1,00,000/- per person per annum.

▪ **Premium**

The annual rate of premium is Rs.15/- for a sum insured of Rs. 25,000/-. The sum insured shall be increased in multiples of Rs.25,000/- and premium is charged accordingly. Service Tax on premium amount will not be applicable for this product.

▪ **Policy Period**

Individual Janata Personal Accident Policy can be issued with Policy Period of 1 Year , 2 Years and 3 Years.

▪ **Long Tem Discount**

Term of the Policy (Years)	Discount (%)
1	Nil
2	5
3	10

SPECIAL CONDITIONS

▪ **Free Look Period**

If you are not satisfied with policy coverage, terms and conditions, You have the option of canceling the policy within 15 days of receipt of the first year policy documents, provided there has been no claim. Free look period is not applicable for renewal policies.

▪ **Renewal**

Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard, misrepresentation or fraud. In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous coverage. Any claim incurred as a result of Accidental injury during the break period will not be admissible under the policy.

▪ **Cancellation**

A. Cancelled by the Insured

This Policy may be cancelled by the Insured at any time by giving written notice to the Company. The Company will refund premium, provided there has been no Claim under this Policy.

i. Cancellation of Annual Policy

For Policies issued for 1 Year, the Company will refund premium according to the Company's short- period scale.

Policy Period	% of Annual Premium Retention
Up to 1 Month	25%
Up to 3 Months	50%
Up to 6 Months	75%
Exceeding 6 Months	100%

ii. Cancellation of long term policies: For Policies issued for 2 Years/ 3 Years as the case may be, the following method shall be applied:

Premium for 2 Years or 3 Years as the case may be will be first worked out inclusive of Long term discount. The premium so arrived at will be apportioned year wise.

a. For Policies issued with a Term of 2 Years :

- If the request for cancellation is received in first year, the apportioned second year premium will be refunded in full and for first year the above mentioned annual short period scale will be applied on the apportioned first year premium.
- If the request for cancellation is received in the Second Year of the Policy, the apportioned first year premium will be retained in full by the company and the annual short period scale as mentioned above will be applicable for the apportioned second year premium

b. For Policies issued with a Term of 3 years:

- If the request for cancellation is received in first year, the apportioned second year and third year premium will be refunded in full and for first year the above mentioned annual short period scale will be applied on the apportioned first year premium.
- If the request for cancellation is received in the Second Year of the Policy, the first year premium will be retained in full by the company, the annual short period scale shall apply to the apportioned second year premium, and the full refund shall be made of the apportioned third year premium
- If the request for cancellation is received in the third Year of the Policy, the apportioned first year and second year premium will be retained in full and the above mentioned annual short period scale will be applied for the apportioned third year premium.

No refund of premium shall be due on cancellation if the insured has made a claim under the policy.

B. Cancelled by the Company

This insurance may also be cancelled by or on behalf of the Company by giving the Insured at least 15 days written notice to the address stated in the Schedule and the Company shall refund a pro-rata premium for the unexpired Policy Period.

Under normal circumstances, Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the Insured.

▪ **When can I enhance my sum insured?**

Sum Insured enhancement can be done at renewals.

▪ **Portability Conditions**

As per the Portability Guidelines issued by IRDA, If you are insured under any other Janta Personal Accident policy of Non life insurer you can transfer to Janata Personal Accident policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Janata Personal Accident.

▪ **Revision/ Modification of the policy:**

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/ modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

▪ **Withdrawal of Policy**

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking renewal of this Policy, You can choose, among Our available similar and closely similar Insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

▪ **How do I submit my claim?**

If you meet with an accident and that may result in a claim, you or someone claiming on your behalf must inform us in writing immediately and in any event within 30 days.

In case of death due to accident, the same must be informed to us in writing immediately and send us a copy of the post mortem report (If conducted) within 30 days.

List of Claim documents:

a) Death

- Duly Completed Personal Accident Claim Form signed by Nominee.
- Copy of address proof (Ration card or electricity bill copy).
- Photo identity proof
- Attested copy of Death Certificate.
- Burial Certificate (wherever applicable).
- Attested copy of Statement of Witness, if any lodged with police authorities.

- Attested copy of FIR / Panchanama / Inquest Panchanama.
- Attested copy of Post Mortem Report (only if conducted).
- Attested copy of Viscera report if any (Only if Post Mortem is conducted).
- Claim form with NEFT details & cancelled cheque duly signed by Insured
- Original Policy copy

b) Permanent Total Disablement / Total Irrecoverable loss of sight in one eye or loss of use of one hand or foot:

- Duly Completed Personal Accident Claim Form signed by insured.
- Attested copy of disability certificate from concerned government medical authority
- Attested copy of FIR
- Photograph of the claimant before and after injury supporting to disablement.
- All X-Ray / Medical Reports/ Investigation reports and films supporting to disablement.
- Claim form with NEFT details & cancelled cheque duly signed by Insured Original Policy copy.

▪ **Claims Process**

**Toll Free No. 1-800-225858 (for for BSNL/MTNL lines only) or 1-800-1025858 (for Bharti users - mobile / landline) or 020-30305858*

Disclaimer: The above information is only indicative in nature and for more details on the coverage, terms and exclusions, please get in touch with our nearest office