

Add-On Wording

4. Personal Accident Cover

In consideration of Insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed, the Company will pay the Insured and/or such other injured person as covered in the primary covers, as is herein provided:

Definitions

Following words are phrases whenever they appear in this wording have special meanings as defined below against each of them:

You, Your, Yourself	The Policy holder shown in the Schedule
We, Our, Us, Insurer	Future Generali India Insurance Company Limited
Schedule	That portion of the Policy which sets out Your personal details, the type of insurance cover in force, the period and the sum insured. Any Annexure or Endorsement to the Schedule shall also be a part of the Schedule .
Proposal	The application (Proposal) form for insurance cover submitted to Us along with all information which has enabled Us in considering whether and on what terms to offer this insurance
Policy	The complete documents consisting of the Proposal, policy wording, Schedule and endorsements and attachments, if any.
Occupation	Occupation of Insured Persons as shown in the Schedule or as declared to Us in the Proposal
Policy Period	The period commencing with the start date mentioned in the Schedule till the end date mentioned in the Schedule
Injury/ Accidental Bodily Injury	means accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner .
Medical Practitioner	Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine for Homeopathy set up by the Government of India or a State Government and is thereby entitled to

	practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his licence. The registered practitioner should not be the insured or close family members.
Accidental Death	Death due to Accident .
Permanent Total Disablement	Means disablement which entirely prevents an Insured Person from attending to any Business or Occupation of any and every kind and which lasts 12 months and at the expiry of that period is beyond hope of improvement.
Permanent Partial Disablement	A Medical Practitioner certified total and continuous loss or impairment of a body part or sensory organ specified in the "Table of events."
Total Sum Assured	The amount stated in the Schedule , is the maximum amount We will pay for claims made by You in one Policy Period irrespective of the number of claims You make or the number of years that You have had Personal Accident Policy with Us .
Principal Sum Insured	The highest of the sum insured mentioned for Accidental Death or Permanent Total Disablement or Permanent Partial Disablement Benefit.
Reasonable & Customary Charges	Means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness/ Injury involved.
Hospital	Means any institution established for in-patient care and Day Care Treatment of Illness and/ or injuries and which has been registered as a Hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act, 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under: <ul style="list-style-type: none"> ε has qualified nursing staff under its employment round the clock; ε has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;

	<ul style="list-style-type: none"> ε has qualified Medical Practitioner in charge round the clock; ε has a fully equipped operation theatre of its own where surgical procedures are carried out ε maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
Fingers or Toes	Whether in the singular or plural, means the digits of a hand or foot
Insured Person	Whether in singular or plural means the person(s) who come within the description of Insured Persons stated in the Schedule , who are nominated by You from time to time and for whom premium has been paid.
Policy Holder	Organization stated in the Schedule
Limb	Whether in singular or plural, means an arm at or above the wrist or a leg at or above the ankle
Day Care Treatment	<p>refers to medical treatment, and/ or surgical procedure which is:</p> <ul style="list-style-type: none"> a. undertaken under General or Local Anesthesia in a Hospital/ day care centre in less than 24 hrs because of technological advancement, and b. which would have otherwise required a Hospitalisation of more than 24 hours. <p>Treatment normally taken on an out-patient basis is not included in the scope of this definition</p>
Intensive Care Unit	Means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
Inpatient Care	Means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.
Emergency Care	Emergency Care means management for a severe Illness or Injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care

	by a Medical Practitioner to prevent death or serious long term impairment of the Insured Person's health.
Grace Period	Means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
Pre-Existing Disease	Any condition, ailment or Injury or related condition(s) for which You had signs or symptoms, and/ or were diagnosed, and/ or received Medical Advice/ treatment within 48 months to prior to the first Policy issued by the Insurer .
Qualified Nurse	Qualified Nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
Medical Advice	Medical Advice means Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.
Medical expenses	Medical expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner , as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
Co-Payment	A Co-Payment is a cost-sharing requirement under a health insurance Policy that provides that the policyholder/ insured will bear a specified percentage of the admissible claim amount. A Co-Payment does not reduce the Total Sum Assured.
Deductible	A Deductible is a cost-sharing requirement under a health insurance Policy that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/ hours in case of Hospital cash policies which will apply before any benefits are payable by the Insurer . A Deductible does not reduce the sum insured.

Dependent Child	refers to a child (natural or legally adopted), who is financially dependent on the Insured person specified in the Schedule and does not have his/ her independent sources of income
Medically Necessary	<p>Medically Necessary treatment is defined as any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which</p> <ul style="list-style-type: none"> ⊗ is required for the medical management of the Illness or Injury suffered by the insured; ⊗ must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity; ⊗ must have been prescribed by a Medical Practitioner, <p>must conform to the professional standards widely accepted in international medical practice or by the medical community in India</p>
Network Provider	Means hospitals or health care providers enlisted by an Insurer or by a TPA and Insurer together to provide medical services to an insured on payment by a cashless facility.
Non- Network	Any Hospital, Day care centre or other provider that is not part of the network.
Surgery	Means manual and/ or operative procedure (s) required for treatment of an Illness or Injury , correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a Hospital or Day care centre by a Medical Practitioner .
OPD treatment	OPD treatment one in which the Insured visits a clinic/ Hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner . The Insured is not admitted as a day care or in-patient.
Hospitalisation	Means admission in a Hospital for a minimum period of 24 Inpatient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
Illness	Means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which

	manifests itself during the Policy Period and requires medical treatment.
Day care centre	Means any institution established for Day Care Treatment of Illness and/ or injuries or a medical set-up within a Hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified Medical Practitioner AND must comply with all minimum criteria as under:- <ul style="list-style-type: none"> ε has qualified nursing staff under its employment ε has qualified Medical Practitioner in charge ε has a fully equipped operation theatre of its own where surgical procedures are carried out maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.
Unproven/ Experimental treatment	Unproven/ Experimental treatment including drug experimental therapy which is not based on established medical practice in India, is Unproven/ Experimental treatment .
Condition Precedent	shall mean a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon.
Notification of Claim	Notification of Claim is the process of notifying a claim to the Insurer or TPA by specifying the timelines as well as the address/ telephone number to which it should be notified.
Disclosure to information norm	The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
Subrogation	Subrogation shall mean the right of the Insurer to assume the rights of the Insured Person to recover expenses paid out under the Policy that may be recovered from another source.
Contribution	Contribution is essentially the right of an Insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion of the Total Sum Assured This clause shall not apply to any benefit offered on fixed benefit basis.

Renewal	Renewal defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of Grace Period for treating the Renewal continuous for the purpose of all waiting periods.
Room rent	Room rent means the amount charged by a Hospital for the occupancy of a bed on per day (24 hours) basis and shall include associated Medical expenses .
Alternative treatments	Alternative treatments are forms of treatments other than "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context.
Portability	Portability means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/ she chooses to switch from one Insurer to another.

Coverage

Following an Accidental Death or Accidental Bodily Injury to Insured/Occupant/Paid Driver, out of any Accident involving the insured vehicle, and claim for repair of the same vehicle is admitted by the Company and which results in any of the events listed under the respective Primary Covers (in the Table of Events), the Company will pay the Insured or his nominee such percentage, stated against the event in the Table of Events, of the Principal Sum Insured stated in the Schedule provided that the Schedule mentions that the Insured has opted for coverage against that event and paid premium for the same.

Primary Cover:-

1. Accidental Death OR
2. Permanent Total Disablement OR
3. Permanent Partial Disablement

A. Personal Accident Cover to the Insured or Any Named Insured other than the Paid Driver or Cleaner

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for Accidental Death or Accidental Bodily Injury sustained by the Insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such Injury result in:-

Table of Events

Details of Injury	Scale of Compensation
1. Accidental Death	100%
2. Permanent Total Disablement	As follows
i) Permanent Total Loss of sight of both eyes	100%
ii) Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
iii) Permanent Total Loss and physical separation of or the loss of ability to use both hands or both feet	100%
3. Permanent Partial Disablement:	As follows
i) An arm at the shoulder joint	75%
ii) An arm above the elbow joint	70%
iii) A hand at the wrist	50%
iv) An arm beneath the elbow joint	60%
v) A thumb	25%
vi) An index finger	10%
vii) Any other finger	5%
viii) A leg above mid-thigh	75%
ix) A leg up to mid-thigh	60%
x) A leg up to beneath the knee	50%
xi) A leg up to mid-calf	45%
xii) A foot at the ankle	40%
xiii) A large toe	5%
xiv) Any other toe	2%
xv) Permanent Loss of sight of one eye	50%
xvi) Hearing of one ear	25%
xvii) Hearing of both ears	75%

xviii) Sense of smell	10%
xix) Sense of taste	5%
xx) Shortening of leg by at least 5%	7%

1. For any other permanent partial disablement event or permanent total disablement event not listed above, then the disability percentage certified by the Government Civil Surgeon would be considered under this section.
2. If a claim has already been settled for any of the primary covers the amount payable for the subsequent claims/s under any other primary covers shall be reduced by the amount/s already paid. Regardless of one or more claims during the policy period, the maximum amount payable towards the primary cover shall be restricted to the Principal Sum Insured.
3. If more than one loss results from one occurrence, only the one amount which is the largest will be paid.
4. Such compensation shall be payable directly to the Insured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the Injury of such Insured person.
5. This add-on cover shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement of that Insured Person
6. Not more than* persons/ passengers are in the vehicle insured at the time of occurrence of such Injury.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

B. Personal Accident to Unnamed Passengers other than Insured and the Paid Driver and Cleaner

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to pay compensation on the scale provided below for Accidental Death or Accidental Bodily Injury sustained by any passenger other than the Insured and/or the paid driver attendant or cleaner and/or a person in the employ of the Insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the Insured at the time such Injury is sustained whilst mounting into, dismounting from or traveling in but not driving the insured vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such Injury result in:

Table of Events

Details of Injury	Scale of Compensation
1. Accidental Death	100%
2. Permanent Total Disablement	As follows
i) Permanent Total Loss of sight of both eyes	100%
ii) Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
iii) Permanent Total Loss and physical separation of or the loss of ability to use both hands or both feet	100%
3. Permanent Partial Disablement:	As follows
i) An arm at the shoulder joint	75%
ii) An arm above the elbow joint	70%
iii) A hand at the wrist	50%
iv) An arm beneath the elbow joint	60%
v) A thumb	25%
vi) An index finger	10%
vii) Any other finger	5%
viii) A leg above mid-thigh	75%
ix) A leg up to mid-thigh	60%
x) A leg up to beneath the knee	50%
xi) A leg up to mid-calf	45%
xii) A foot at the ankle	40%
xiii) A large toe	5%
xiv) Any other toe	2%
xv) Permanent Loss of sight of one eye	50%
xvi) Hearing of one ear	25%
xvii) Hearing of both ears	75%

xviii) Sense of smell	10%
xix) Sense of taste	5%
xx) Shortening of leg by at least 5%	7%

1. For any other permanent partial disablement event or permanent total disablement event not listed above, then the disability percentage certified by the Government Civil Surgeon would be considered under this section.
2. If a claim has already been settled for any of the primary covers the amount payable for the subsequent claim/s under any other primary covers shall be reduced by the amount/s already paid. Regardless of one or more claims during the policy period, the maximum amount payable towards the primary cover shall be restricted to the Principal Sum Insured.
3. If more than one loss results from one occurrence, only the one amount which is the largest will be paid.
4. Such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the Injury of such person.
5. This add-on cover shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement of that Insured Person
6. Not more than* persons/ passengers are in the vehicle insured at the time of occurrence of such Injury.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

C. Paid Driver:

In consideration of the payment of an additional premium, it is hereby understood and agreed that the Company undertakes to pay compensation on the scale provided below for Accidental Death or Accidental Bodily Injury sustained by the paid driver in the employ of the Insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such Injury result in :-

Table of Events

Details of Injury	Scale of Compensation
1. Accidental Death	100%
2. Permanent Total Disablement	As follows
i) Permanent Total Loss of sight of both eyes	100%
ii) Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%

iii) Permanent Total Loss and physical separation of or the loss of ability to use both hands or both feet	100%
3. Permanent Partial Disablement:	As follows
i) An arm at the shoulder joint	75%
ii) An arm above the elbow joint	70%
iii) A hand at the wrist	50%
iv) An arm beneath the elbow joint	60%
v) A thumb	25%
vi) An index finger	10%
vii) Any other finger	5%
viii) A leg above mid-thigh	75%
ix) A leg up to mid-thigh	60%
x) A leg up to beneath the knee	50%
xi) A leg up to mid-calf	45%
xii) A foot at the ankle	40%
xiii) A large toe	5%
xiv) Any other toe	2%
xv) Permanent Loss of sight of one eye	50%
xvi) Hearing of one ear	25%
xvii) Hearing of both ears	75%
xviii) Sense of smell	10%
xix) Sense of taste	5%
xx) Shortening of leg by at least 5%	7%

1. For any other permanent partial disablement event or permanent total disablement event not listed above, then the disability percentage certified by the Government Civil Surgeon would be considered under this section.
2. If a claim has already been settled for any of the primary covers the amount payable for the subsequent claim/s under any other primary covers shall be reduced by the amount/s already paid. Regardless of one or more claims during the policy period, the maximum amount payable towards the primary cover shall be restricted to the Principal Sum Insured.
3. If more than one loss results from one occurrence, only the one amount which is the largest will be paid.
4. Such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the Injury of such person.
5. This add-on cover shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement of that Insured Person
6. Not more than* persons/ passengers are in the vehicle insured at the time of occurrence of such Injury.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

ADDITIONAL COVERS

Child Education Support

In the event of the Company making payment for a claim for Accidental Death or Permanent Total Disablement, the Company will also be making payment towards the education support of the Dependent Child upto 21 years of age for the sum insured mentioned against this benefit per month for the maximum period as stated in the Schedule. This benefit shall be limited to the maximum as stated in the Schedule irrespective of the number of children

Adaptation Allowance

If You are required to modify Your vehicle or make some changes in Your house as necessitated by a Permanent Total Disablement which resulted from an Accident covered under this Policy, the Company shall reimburse such expenses up to a limit of 10% of the Principal Sum Insured subject to a maximum of Rs.50,000/- provided that the Company has paid the claim towards Permanent Total Disablement.

Family Transportation Allowance

Following an Accidental Bodily Injury which results in Death, Permanent Total or Permanent Partial Disablement indemnifiable under this Policy, if the Insured Person is confined in a hospital outside 100 kms of his normal place of residence, within 12 months from the date of Accident, and the attending physician recommends the personal attendance of an immediate family member, the Company shall reimburse the expenses incurred for the immediate family member for transportation by the most direct route by a licensed common carrier to the place of confinement of the Insured Person. The maximum amount payable for this cover shall be limited to 10% of the Principal Sum Insured subject to maximum Rs.50,000/-. Immediate family member shall be spouse, children and parents.

Accidental Medical expenses

In the event of a valid claim under this Policy for Accidental Death, Permanent Total Disablement or Permanent Partial Disablement. We will reimburse the Reasonable & Customary Charges, subject to Deductibles if any shown in the Policy Schedule, for medical treatment or Surgery for the Injury sustained, provided the treatment is availed in a Hospital or Day care centre in India including an OPD treatment/ Day Care Treatment. The maximum amount payable shall be 40% of the valid Personal Accident claim amount or 20% of the Principal Sum Insured whichever is less subject to maximum of Rs.500,000(Rupees five lacs only).

Accidental Hospitalisation

If You are hospitalised on the advice of a Medical Practitioner because of Accidental Bodily Injury sustained during the Policy Period, then We will reimburse to You, Reasonable & Customary Charges for Medical expenses for treatment or Surgery incurred upto the maximum sum insured shown in the Schedule for this section, in aggregate, in any one Policy Period. The Medical expenses reimbursable would include the Reasonable & Customary Charges that You necessarily incur on the advice of a Medical Practitioner as Day Care Treatment or for In-patient Care (minimum 24 hrs) in a Hospital for accommodation including Room rent; nursing care; the attention of medically qualified staff; undergoing Medically Necessary procedures and medical consumables.

This cover is independent of any claim under the primary covers.

* Special exclusion for this section

- i. Pre and Post **Hospitalisation** expenses are not covered under **Accidental Hospitalisation** cover.
- ii. **Alternative treatments** are not covered.
- iii. Standard exclusions are applicable under this section.

Hospital Cash Allowance

In the event of **Us** paying a claim for **Accidental Bodily Injury**, and in the event of the injured person requiring treatment in a **Hospital** as an inpatient **We** will also make payment of the sum mentioned in the **Schedule** for each completed day of **Hospitalisation** for a maximum period mentioned in the **Schedule**.

EXCLUSIONS:

The company will not pay for any compensation, benefit or expenses in respect of Death, Injury or Disablement, of the Insured person/s as a consequence of the following:

1. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol);
2. Accident while under the influence of alcohol or drugs;
3. Participation in an actual or attempted felony, riot, crime, misdemeanour or civil commotion;
4. Any accident of which a contributing cause was insured's actual or attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or insured's resistance to arrest;

5. Participation in racing or trial run as a driver, co-driver or passenger.

Provided that:

All clauses and additional covers of this add-on cover may be opted by the Insured for himself or for unnamed passengers, or paid driver, limited to the registered carrying capacity of the vehicle as stated in the Registration Certificate Subject otherwise to the terms exceptions conditions and limitations of this Policy.

Applicable For: Two Wheeler.