

# Personal Accident Insurance FAQ



Har pal aapke saath

## What is an accident?

Accident means any sudden or unexpected event, which leads to a permanent physical disability or accidental death.

## What are the benefits payable under this policy ?

Now you can protect your entire family with Personal Accident Insurance against accidental injuries. The policy provides the benefits to you and your family, for Accidental Death, Permanent Disability, Broken Bones, Burns due to an accident.

It also provides benefit of Ambulance cost and hospital cash.

## What are the available plans with under this policy ?

HDFC ERGO offers you a wide range of Sum Insured, from Rs. 2.5 lakh to 15 lakh with four plan options to choose.

Self Plan

Self & Family Plan

Self + Dependent Parents Add-on

Self & Family Plan + Dependent Parents Add-on

How many members can be included under the Family Plan?

You can include your spouse as well as two dependent children under the Family Plan.

## Can I include my parents in this policy?

Yes, you can include your dependent parents up to 70 years. Personal Accident Insurance provides add on benefits for your dependent parents with an affordable flat rate. Now you can give back a small measure of the love and concern they showed for you.

## What kind of benefits is my spouse and children entitled to ?

50 % of the sum insured in case of accidental death, permanent disability, broken bones, burns, Hospital cash of the spouse & 10% of the sum insured in case of accidental death or permanent disability of the children.

## What is the definition of a dependent child?

Dependent child means an unmarried dependent child residing with the insured person between the age of 3 months and up to 18 years or up to the age of 21 if in full time education

## Is there an age limit for opting Personal Accident Insurance policy?

Personal Accident Insurance is open to everyone from the age of 18 years to 65 years.

## How do I make a claim?

You can make a claim by calling our

Toll free number 1800-226-226 (MTNL or BSNL Line) or

1800-2-700-700 (Any Line) or

022 66384800 ( Local / STD charges apply).

We will then assist you with the submission of the documents required and the process will be completed within 7 working days, once all the required documents are submitted

## When does my policy start?

The will be commenced within 15 days from the date of receipt of form & premium payment

## How do I make my premium payments?

This is an annual policy, where the premium can be made via Credit Card or Cheque

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## What kind of documentation is required?

The best part of this policy is that it has hassle free documentation. All you need to do is fill the complete proposal form with relevant details and sign it. Tick any one plan and attach a cheque or fill the credit card details in the form.

## What is the benefit of broken bones under this policy?

Pays 10 % of Sum Insured upto 50,000(for dependent parents), if an accident results in broken bones

## What do you mean by exclusions?

Exclusions are situations or conditions where in HDFC ERGO is not liable to pay the benefits to the insured person in the event of an accident.

## How do I renew my policy?

We will send you renewal reminders. The number of days advance reminder depends upon the pay plan opted for. Pay plans breakup :  
Cheque-45days  
Credit Card – 60 days

## Will I get a renewed policy?

Yes, you shall receive the renewed policy

## What is the Cancellation procedure?

The policy can be cancelled with a notice period of 30 days. The premium paid by you will be returned on a pro-rata basis or 25% of the annual premium whichever is higher would be retained. Any cancellation request sent after 30 days of the commencement of the policy will be refunded on pro - rata basis.

## Does this policy cover natural death and daily sickness also ?

This policy only covers accidental death.

## Who can be the beneficiary?

The beneficiary could be any member of your family.

## Will my accident policy cover me even if I am out of the country?

Yes the accident policy will cover you even if you are out of the country. The sum insured will be paid to you in Indian Rupees in case of a claim i.e. the claim will be paid out in India only

## Does this policy have hospital cash benefit?

Yes hospital cash provides a benefit of Rs 250 everyday upto a maximum of 30 days in case of hospitalization due to an accident.