

# Accident Guard Plus







Accidents, mishaps, and other adverse situations bring dire consequences. They can leave a dent on your life both emotionally and financially, if you are not prepared for it. To protect you and your Family's future from such Accidental adversities we present to you **Accident Guard Plus**.

## Eligibility Criteria

|               |   |
|---------------|---|
| Age           | 18 To 70 Years (Dependent Children Between 6 Months And 23 Years)   |
| Policy Tenure | 1/2/3 years   |
| Renewal       | Life Long Renewal   |
| Escalation    | 10% escalation benefit is applicable on every continuous renewal maximum up to 50% and no claim has been made under Accidental Death, Permanent Total Disability and Permanent Partial Disability |
| Benefits      | Policy is for Individual and Family (spouse and Economically dependent children)  |
| SI Options    | 5 lakhs to 5 Cr   |



## Key Features

|   |   |   |
|---|---|---|
| <b>Loan Shield</b><br> We will pay the outstanding loan amount in case of accidental death of the primary insured up to 25% of the sum insured or actual loan amount whichever is lesser.  | <b>Coma Benefit</b><br> If an insured person sustains bodily injury which directly and independently of all other causes results him being in a Comatose State during the policy period then we will pay 10% of the Accidental Death Sum Insured upto ₹5 lakhs whichever is lesser. | <b>Air Ambulance</b><br> Covers Utilization of Air Ambulance service for transporting insured person to hospital in case of an Accident Up to ₹5 lakhs per year or actual whichever is lower per Insured.   |
| <b>Cost of Crutches/ Wheel chair</b><br> Covers the cost of crutches/ wheel chair necessitated due the disability caused by the Permanent Total Disability or Permanent Partial Disability up to ₹1 lakh or 10% of the accidental death benefit Sum Insured or actuals whichever is lesser. | <b>Cost of Artificial Limbs</b><br> Covers the cost of artificial limbs necessitated due the disability caused by the Permanent Total Disability or Permanent Partial Disability up to 10% of the accidental death benefit Sum Insured or ₹1 lakh or actuals whichever is lesser.  | <b>Child Tuition Benefit</b><br> In case of Accidental Death of an Insured we will in addition pay a fixed sum towards child tuition expenses for each child who has not reached the age of 23 years and is enrolled as a full time student in an educational institution. |

| Benefits                            | Protect  | Elite    | Premier  | Coverage   |
|-------------------------------------|----------|----------|----------|--|
| Accidental Death                    | Yes      | Yes      | Yes      | 100 % of Sum Insured   |
| Permanent Total Disability          | Yes      | Yes      | Yes      | 100 % of Sum Insured   |
| Permanent Partial Disability        | Yes      | Yes      | Yes      | As per % specified in policy schedule.   |
| Accidental Hospitalization Expenses | Yes      | Yes      | Yes      | 10% of Accidental Death sum insured or ₹5 Lakhs or actual whichever is lesser.                           |
| Temporary Total Disability          | Optional | Yes      | Yes      | 1% of Accidental Death sum insured or ₹50,000 whichever is lesser, maximum 104 weeks.                    |
| Ambulance Cost                      | -        | Yes      | Yes      | ₹25000 or actual whichever is lesser.  |
| Accidental Dismemberment            | -        | Yes      | Yes      | An additional 25% of the amount payable under Permanent Partial Disability restricted up to Sum Insured. |
| Hospital Daily Cash                 | -        | -        | Yes      | 0.5% Accidental Death sum insured or ₹5000 whichever is lesser per day, max 60 days                      |
| Air Ambulance                       | -        | -        | Yes      | ₹5 Lakhs or actual whichever is lesser.  |
| Crutches/Wheel Chair                | -        | -        | Yes      | 10% of Accidental Death sum insured or ₹1 Lakh whichever is lesser.                                      |
| Cost of Artificial Limbs            | -        | -        | Yes      | 10% of Accidental Death sum insured or ₹1 Lakh whichever is lesser.                                      |
| Fractures & Burns                   | -        | -        | Yes      | Sum Insured applicable for this coverage is ₹10 Lakhs  |
| Coma Benefit                        | -        | -        | Yes      | 10% of Accidental Death sum insured or ₹5 Lakhs whichever is lesser.                                     |
| Funeral/Repatriation of Remains     | -        | -        | Yes      | 1% of sum insured or ₹25000 whichever is lower   |
| Child Tuition Benefit               | -        | Optional | Optional | Actual tuition fees or 10% of sum insured or ₹1 Lakh whichever is lesser                                 |
| Loan Shield                         | -        | Optional | Optional | 25% of Accidental Death sum insured or outstanding loan amount whichever is lesser.                      |

[Click here to know the Premium](#)