

## SAMPURNA SURAKSHA BIMA Prospectus & Sales Literature

### I. SALIENT FEATURES OF THE POLICY

**A. Primary covers:** The Primary covers under this policy are **worldwide** and applicable **24x7**.

1. Accidental Death (AD)
2. Permanent Total Disablement (PTD)
3. Permanent Partial Disablement (PPD)
4. Temporary Total Disablement (TTD)

**B. In-built covers:**

1. Transportation of Mortal Remains
2. Funeral Expenses
3. Emergency Road Ambulance Charges
4. Education Grant
5. Family Transportation
6. Purchase of Blood
7. Transportation charges of Imported Medicine/implants
8. Cost of Prosthetics/Wheel Chair

**C. Optional covers:**

Broken Bones/Fracture  
Burns  
Coma  
Loan Secure  
EMI Protect  
Education Security Benefit  
Modification of residence/ vehicle  
Accidental Medical Expenses  
Accidental In-patient Hospitalisation  
Marriage Expenses for Children  
Orphan Support  
Elderly Care  
Adventure Sports Benefit  
Emergency Air Ambulance Charges  
Accident Hospital Cash  
Accidental Care at Home  
Chauffeur Plan Benefit  
Pet Care

### II. ELIGIBILITY CRITERIA

- A. Entry age:** This Policy can be offered to an individual with minimum age of 18 years, as Proposer. Dependent children (i.e., naturally or legally adopted and financially dependent on the Proposer) can be covered from 90 days to 25 years of age.
- B. Lifetime renewability:** There is no maximum age limit for continuous renewals & policy may be renewed voluntarily.
- C. Relationships covered:** Policy can be availed for self and the following family members-
  - i) Legally wedded spouse.
  - ii) Parents and Parents-in-law (Dependent & independent)
  - iii) Dependent Children, (i.e., natural or legally adopted) between the age of 90 days to 25 years.
  - iv) Independent Children (i.e., natural or legally adopted), Daughter in law and Son-in-law.
- D.** This Policy can be issued to an individual and/or a family. Family will be covered on Individual Sum Insured basis.
- E.** The family includes Self, Spouse, Son, Daughter, Father, Mother, Father-in-law, Mother- In-law, Daughter in law and Son-in-law.

### III. SUM INSURED

The minimum Sum Insured under the product is ₹ 1 lakh.

## III. POLICY PERIOD

The Policy can be purchased for 1 year, 2 years, 3 years, 4 years or 5 years.

## IV. COVERAGES

Brief details of coverages under the policy are as follows:

### IV.1. Primary Covers

#### IV.1.1. Accidental Death (AD)

If an Insured Person suffers an Accidental bodily injury during the Policy Period which is the sole and direct cause of his/her death within 365 days from the date of the Accident, then We will pay the Sum Insured as specified in Policy schedule against this benefit to the nominee or the legal representative, as the case may be, subject to terms & conditions of this policy.

On payment of claim under this benefit the policy shall terminate for that Insured Person for whom the claim has been paid.

#### IV.1.2. Permanent Total Disablement (PTD)

If an Insured Person suffers an Accidental bodily injury during the Policy Period and this is the sole and direct cause of his permanent total disablement within 365 days from the date of the Accident in one of the ways detailed in the table below, then We will pay the percentage of the Sum Insured as specified in Policy schedule against this benefit shown in the table.

	% of Sum Insured under this benefit
Loss of 2 Limbs (both hands or both feet or one hand and one foot)	100%
Loss of a Limb and an eye	100%
Complete and irrecoverable loss of sight of both eyes	100%
Complete and irrecoverable loss of speech & hearing of both ears	100%
Loss of a Limb	50%
Complete and irrecoverable loss of sight of an eye	50%

#### In this Benefit:

a) On payment of claim under Permanent Total Disablement resulting in 100% Disability, the policy shall terminate for that Insured Person for whom the claim has been paid.

b) On payment of claim under Permanent Total Disablement resulting in 50% Disability, the balance Sum Insured available for the remaining period of the policy year would be 50%.

#### IV.1.3. Permanent Partial Disablement (PPD)

Permanent Partial Disablement refers to a condition where the insured person suffers a permanent, irreversible loss of function or impairment to a part of their body due to an accident. This impairment is partial, meaning it does not result in the complete loss of function of the affected body part, but it does lead to a lasting reduction in its normal functioning.

If an Insured Person suffers an Accidental bodily injury during the Policy Period and this is the sole and direct cause of his permanent partial disablement within 365 days from the date of the Accident in one of the ways detailed in the table below, then We will pay the percentage of the Sum Insured as specified in Policy schedule against this benefit shown in the table as specified in Policy Schedule.

#### In this Benefit:

(a) Loss means:

i) the physical separation of a body part, or

ii) the total loss of functional use of a body part or organ provided this has continued for at least 365 days from accident provided that We are satisfied at the expiry of the 365 days that there is no reasonable medical hope of improvement.

(b) Any claim made under this benefit will not terminate the policy.

#### IV.1.4. Temporary Total Disablement (TTD)

If an Insured Person suffers an Accident during the Policy Period which is the sole and direct cause of a temporary disability which completely prevents him/her from performing each and every duty pertaining to his/her employment or occupation, then We will pay a weekly benefit, provided that:

(a) The temporary total disablement is certified by a Doctor, and

(b) **For Earning Members:** Our liability to make payment will be limited to of One Percent (1%) of the Sum Insured as specified in Policy schedule against this benefit per week, in all under all policies per week in any case not exceeding 25% of the Monthly income. Provided that the compensation payable under this benefit shall not be payable for more than 104 weeks in respect of

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any one injury calculated from the date of commencement of the disablement and total benefit payable in no case shall exceed ₹ 50,00,000 (Rupees Fifty Lakh) for the policy year.

(c) **For Non-Earning Members:** Our liability to make payment will be limited to of one percent 1% of the Sum Insured as specified in Policy schedule against this benefit for each week during the period of temporary total disablement for a period not exceeding 104 weeks in respect of any one injury calculated from the date of commencement of the disablement, but in any case not exceeding ₹ 5,000/- (Rupees Five Thousand) per week in all under all policies per week.

(d) We will not pay any amount in excess of the Insured Person's base weekly **Gainful Income** (at the time of accident) excluding overtime, bonuses, tips, commissions, or any other special compensation. *Gainful Income* refers to regular income that an individual earns through active employment, work or occupation, that he/she would no longer be able to earn due to injury or disability caused by an accident.

## IV.2. In-Built Covers (No additional premium will be charged for these benefits)

No.	Inbuilt Benefit	Limit Per Policy Year
1	<b>Transportation of Mortal Remains:</b> If We have accepted a claim under Accidental Death, then We will in addition reimburse the amount incurred in transporting the mortal remains of the Insured Person from the place of the Accident or the Hospital to his/her residence or to a cremation /burial ground, provided the insured person has died outside his city of residence Once a claim has been accepted and paid under this Cover then this Policy will automatically terminate in respect of that Insured Person.	Up to 1% of Death Cover Sum Insured. Maximum ₹ 25,000
2	<b>Funeral Expenses:</b> If We have accepted a claim under Accidental Death, then We will in addition pay the amount towards the costs of the cremation or burial of the Insured Person. Once a claim has been accepted and paid under this Cover then this Policy will automatically terminate in respect of that Insured Person.	Up to 1% of Death cover Sum Insured. Maximum ₹ 20,000
3	<b>Emergency Road Ambulance Charges:</b> If We have accepted a claim under the benefit Accidental Death, Permanent Total Disablement, Permanent Partial Disablement or Temporary Total Disablement in this Policy and following the Accident it is necessary to immediately transfer the Insured Person from the location of accident to the nearest Hospital by ambulance offered by a healthcare or an ambulance service provider, then We will in addition reimburse the actual expenses of the transfer to the hospital up-to the amount as mentioned in schedule of benefits.	lower of - Actuals - 1% of Sum Insured against the benefit under which claim is admissible - ₹ 20,000
4	<b>Education Grant:</b> If Insured Person shall sustain any injury, resulting solely and directly, from an accident during the Policy Period, and if such injury shall within 365 days of its occurrence be the sole and direct cause of the Death or Permanent Total disablement resulting in 100% disability of the Insured Person, the Company hereby agrees to reimburse as Education grant in for the dependent child /children; to the Dependent child / children / Legal Guardian up-to the maximum limit in the policy provided that: - Such Dependent Child/ Children(s) is/are pursuing an educational course as a full time student in an educational institution. - Age of the child or children as the case may be should not be more than 25 completed years. - This benefit is payable only once per policy year.	<b>1 Dependent Child</b> - lower of - 5% of Death Cover sum Insured - ₹ 50,000 <b>2 or more Dependent Children</b> - lower of - 10% of Death Cover sum Insured - ₹ 1,00,000
5	<b>Family Transportation:</b> Following an Injury which results in Accidental Death, Permanent Total Disablement or Permanent Partial Disablement benefit payable under this Policy, if the Insured Person is confined in a Hospital outside 200 KMs of his normal place of residence and the attending Medical Practitioner recommends the personal attendance of Immediate Family member, We shall reimburse the expenses incurred for Maximum 2 (two) immediate Family member(s) for transportation by the most direct route by a licensed common carrier to the place of Hospitalization of the Insured Person.	lower of - Actuals - 2% of Sum Insured against the benefit under which claim is admissible. - ₹ 25,000
6	<b>Purchase of Blood:</b> If We have accepted a claim under Accidental Death, Permanent Total Disablement, Permanent Partial Disablement or Temporary Total Disablement benefit, which requires hospitalization, then We will in addition reimburse the actual expenses incurred in purchasing blood such as whole blood, red blood cells, plasma, platelets, and other clotting factors, through a Hospital or lawful blood bank for the medical or	lower of - Actuals - 5% of Sum Insured against the benefit under which claim is admissible. - ₹ 10,000

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	surgical treatment provided that such treatment is necessitated by the Accident.	
7	<b>Transportation of Imported Medicine and/or implants:</b> If We have accepted a claim under Accidental Death, Permanent Total Disablement, Permanent Partial Disablement or Temporary Total Disablement benefit, then We will in addition reimburse the actual expenses incurred on landed cost for importing medicines and/or implants to India, provided that: Such medicines and/or implants, formulations or their alternatives are not available in India, and Such medicines/implants are necessary for the medical or surgical treatment of the Insured Person in a Hospital following the Accident. Such medicines/implants shall not include any drugs under clinical trial or medicines, formulations or molecules of unproven efficacy. Cost of medicine &/or implants will not be payable under this Cover.	lower of - Actuals - 5% of Sum Insured against the benefit under which claim is admissible. - ₹ 20,000
8	<b>Cost of Prosthetics/Wheel Chair :</b> If We have accepted a claim under Permanent Total or Permanent Partial Disablement benefit, then We will in addition reimburse the actual expenses incurred on purchase of Medically Necessary prosthetics devices ( artificial devices replacing body parts such as artificial limbs or eyes), orthopaedic braces and durable medical equipment such as wheelchair, crutches, hospital beds, traction equipment, Walkers for the Insured Person provided it has been recommended by the treating Medical Practitioner for the medical treatment following the Accident claim. Expenses incurred on spectacles, contact lenses, hearing aids, blood pressure and blood sugar monitoring devices are not covered under this benefit.	lower of - Actuals - 10% of Sum Insured against the benefit under which claim is admissible. - ₹ 1,00,000

## IV.3. Optional Covers

The following additional benefits can be availed by the Insured Person(s) upon payment of applicable additional premium.

### IV.3.1 Accidental Medical Expenses

In the event of a Valid Claim under this Policy for any of the following Primary covers: Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, or Temporary Total Disablement or any of these following Optional covers (if opted): Broken Bones/Fracture or Burns, We will reimburse the Reasonable and Customary Charges, for medical treatment or Surgery for the Injury sustained, provided the treatment is during the Policy Year and availed in a Hospital for less than 24 hours as OPD Treatment in India.

The Company shall reimburse to the Insured Person/Nominee, as the case may be, an amount lowest of the actual incurred medical expenses or 50% of the compensation paid in settlement of a valid claim under this policy or 10% of the Sum Insured against the benefit under which claim is admissible applicable to such Insured Person in a policy year. Further, it is a condition precedent to the payment of such medical expenses that the medical attendant's detailed account shall be submitted to and is approved by the Company.

Valid Claim refers to the claim payable under primary covers i.e. Accidental Death/ Permanent Total Disablement/ Permanent Partial Disablement/ Temporary Total Disablement or Optional Covers (if opted) Broken Bones/Fracture / Burns.

### IV.3.2 Accident Hospital Cash

If Insured person suffers an accident during the policy period that requires that insured person's Hospitalisation for a minimum period of 24 hours as an in-patient, We will make an additional payment as per the limit of this optional cover stated in the policy schedule. This payment will be made for each completed 24-hour period of hospitalization in India, for up to 30 days in a policy year from the date of the accident or until the Insured is discharged from the hospital, whichever is earlier, provided the hospitalization begins within the same policy year.

### IV.3.3 Emergency Air Ambulance Charges

In the event of a Valid Claim under this Policy for any of the following covers: Permanent Total Disablement, Permanent Partial Disablement, Temporary Total Disablement, Accidental Death within 365 days of accident during the Policy Year that results in emergency life threatening health conditions of the Insured Person due to the accident within India which requires immediate and rapid ambulance transportation from the site of Accident to the hospital/medical centre that ground transportation cannot provide, in such case We will re-imburse for ambulance transportation in an airplane or helicopter subject to maximum limit under this optional cover as mentioned in policy schedule in a policy year provided that :

- Necessary medical treatment not being available at the location where the Insured Person is situated at the time of Emergency;
- The Medical Evacuation has been prescribed by a Medical Practitioner and is Medically Necessary;
- The air ambulance transportation expenses are restricted within India.

### IV.3.4 Modification of Residence/ Vehicle

In the event of a Valid Claim in the policy under Permanent Total Disablement, Permanent Partial Disablement then We will in addition reimburse the reasonable expenses incurred subject to maximum limit under this optional cover as mentioned in policy

schedule in a policy year to modify the insured person's residential accommodation and/or Private vehicle registered in the name of Insured Person as long as the modifications have been carried out in India and the modifications must be directly related to the physical disablement resulting from the covered accident and certified by a licensed medical professional for which we have accepted claim.

For this Optional Cover-

- I. Residence Modifications means Installation of ramps, handrails, or elevators; Widening of doorways, modification of bathrooms, or other structural changes to improve accessibility and mobility within the residence.
- II. Vehicle Modifications means modification of the vehicle's controls, seats, or entry points (e.g., installation of hand controls or wheelchair-accessible features) to facilitate the Insured Person's ability to drive or be transported.

The Insured Person must obtain prior approval from Us for the modifications. Modifications initiated or completed before the accident or modifications that are not directly related to the disability arising from the accident are not covered.

### IV.3.5 Accidental In-patient Hospitalisation

If any Insured person suffers an accident during the policy period that requires that insured person's Hospitalisation for a minimum period of 24 hours as an in-patient, then We will cover Medical Expenses for

- 1) Room rent, boarding expenses,
- 2) Nursing,
- 3) Intensive care unit,
- 4) Fees charged by the Medical Practitioner, Surgeon, Specialists, and anaesthetists treating the Insured Person,
- 5) Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances,
- 6) Medicines, drugs and consumables,
- 7) Diagnostic procedures, - The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.
- 8) Physiotherapy expenses during hospitalisation recommended by treating doctor.

Provided that the Hospitalisation commences within the same Policy Period. Our liability to meet Medical Expenses caused by such Accident will be limited to the benefit Sum Insured as mentioned on policy schedule for that Policy year.

If We have accepted a claim under Accident In-patient Hospitalisation, then We will also pay for:

- A. **Pre Hospitalisation** - In an event the effects of an Accident are observed not immediately but within 30 days of Accident which results in Hospitalisation of the Insured Person as an in-patient; then we will reimburse the Medical Expense incurred for the same injury for the which subsequent Hospitalisation was required
- B. **Post Hospitalisation** - Medical Expenses including Physiotherapy incurred in the 60 days immediately after the insured person's discharge from the hospital provided that medical expenses are incurred for the same injury for which the Insured Person was Hospitalised.
- C. **Day-care Procedures** - The Medical Expenses for a day care procedure or surgery due to technological advancements where the procedure or surgery is taken by the Insured Person as an inpatient for less than 24 hours in a Hospital (but not the outpatient department of a Hospital). Pre and Post hospitalisation expenses payable under this benefit would include expenses incurred on Physiotherapy.

### IV.3.6 Broken Bones/Fracture

**Fracture** means a break or disruption in the continuity of a bone, caused by an external force such as an Accident or Physical injury.

If during the policy period an insured person sustains bodily injury arising out of accident which directly and independently of all other causes results in a fracture, dislocation, then we will pay the relevant percentage of Sum Insured mentioned against this Optional benefit in the policy schedule subject to the following conditions-

- 1) This is certified by a Doctor and also confirmed by imaging investigations such as by X-ray.
- 2) The Sum Insured applicable for this coverage is as opted by the insured.
- 3) Fractures of the specific bones mentioned in the below table are covered.
- 4) Dislocation of specific joints mentioned in the below table are covered.

List of Fractures is available in the policy schedule.

“Open Fracture” is a fracture where the broken bone(s)penetrate(s) & comes out of the skin.

“Closed Fracture” is a fracture where the broken bone(s)do(es) not penetrate & comes out of the skin.

### IV.3.7 Marriage Expenses for Children

If we have accepted a Valid Claim under Accidental Death or Permanent Total disablement resulting in 100% disability, then We will in addition pay the Sum Insured as specified in Policy schedule against this Optional Cover towards the marriage expenses for unmarried Children up-to the completed age of 30 years of the Insured Person, provided that Our maximum liability under this Benefit for all unmarried Children shall be limited to the Sum Insured as specified in Policy schedule against this Optional Cover. The benefit will not be payable for marriages conducted prior to the Insured Person's Accidental Death or Permanent Total Disablement.

This benefit shall be payable only in respect of the Insured Person who has opted for this Optional Cover.

### IV.3.8 Coma

If an Insured Person is rendered Comatose due to an Accident during the Policy Period, then We will pay a weekly benefit for as long as the Insured Person remains Comatose, provided that:

- 1) The Insured Person is certified to be Comatose by a Specialised Medical Practitioner , and
- 2) The Insured Person is rendered Comatose after the occurrence of the accident, because of the accident and continues to be Comatose for a period of at least 7 days thereafter, and