

**Individual Personal Accident Insurance**

Ensure personal safety for you, financial security for your loved ones with ICICI Lombard Individual Personal Accident Insurance policy. Individual Personal Accident Insurance Policy provides immediate coverage on policy issuance. This policy covers you against Accidental Death & Permanent Total Disablement (PTD) on account of an accident.

Customised coverage that offers choices in sum insured.

The insurance cover is available in options of ₹ 3 Lakhs, 5 Lakhs, 10 Lakhs or 20 Lakhs.

Individual Personal Accident Insurance - What does the policy cover?

**Individual Personal Accident Insurance:**

Individual Personal Accident Insurance pays you/ your nominee the sum insured chosen, in case an accident occurs during the policy period resulting in the insured's:

- Death\*
- Permanent Total Disability\* -Individual Personal Accident Insurance pays compensation against the permanent and total loss of limbs, sight etc., (including on account of terrorism or acts of terrorism) due to an accident.

\*within 12 months from the date of accident

Loss of use/Actual loss by physical separation of	Percentage of Capital Sum Insured*
Sight of both eyes	100%
Both hands	100%
Both feet	100%
One hand and one foot	100%
One eye and one hand or one foot	100%
Sight of one eye	50%
One hand or one foot	50%

\*As stated in Part I of the Schedule.

Note: If any such injury as mentioned above shall result in the inability to remain gainfully employed, then the Capital Sum Insured payable will be 100%

Expiry of the policy: The benefits offered under the policy shall stand forfeited on occurrence of any of the following:

- Payment of compensation under Accidental Death / Disability in respect of same period of Disability
- Customer attaining the age of 70 years
- Any fraud, misrepresentation, etc

**Key Benefits**

- Covers against Accidental Death - Permanent Total Disablement (PTD) on account of an accident.
- Immediate cover on policy issuance
- Choose among Sum insured options of ₹ 3, 5, 10 and 20 Lakhs
- Covers claims arising out of Terrorism or acts of Terrorism
- No health check-up required for policy issuance
- Renewable till the age of 70 years
- Easy Claim Process with minimal documentation

**Eligibility**

Minimum age at entry is 18 years and maximum age at entry is 70 years (age as on last birthday).The applicant can buy the policy for his spouse aged between 18-70 years. The policy cover is renewable till the age of 70 years

## Claims Process

In case of claim, please follow the procedure given below:

- Call us at our toll free insurance helpline number at **1800 2666** to register your claim
- Submit documents to ICICI Lombard
- Admissible claims will be settled by ICICI Lombard within 21 days of receipt of all completed documents such as death certificate, doctor's certificate, FIR, police report, etc.

What is not covered in the policy?

The Company shall not be liable under this policy for:

- Compensation/claim under more than one of the categories specified in the Policy
- Coverage in respect of the same period of disablement of the Insured Person.
- Claims arising from sickness/illness.
- Death, injury or disablement of Insured Person
  - (a) from intentional self-injury, suicide or attempted suicide;
  - (b) whilst under the influence of intoxicating liquor or drugs;
  - (c) whilst engaging in aviation or ballooning, or whilst mounting into, or 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.
  - (d) directly or indirectly caused by venereal disease or insanity;
  - (e) arising or resulting from the Insured committing any breach of the law with criminal intent.
  - (f) war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all kinds.
  - (g) Nuclear weapon induced treatment.
  - (h) Childbirth or pregnancy or in consequence thereof

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<https://www.icicilombard.com/health-insurance/brochures-personal-accident.html>

08/09/2011



You can also Buy/Renew your Insurance through our  
Toll Free No. 1800 2666

NRI customers can call us on: **+91-22-66723800** (Chargeable)

Disclaimer: The mailer contains only an indication of the cover offered. For complete details on coverage, terms, conditions and exclusions, please read the policy document before concluding a sale.

Registered Office: ICICI Lombard General Insurance Company LTD., Zenith house, Keshavrao khadye Marg, Mahalaxmi, Mumbai- 34  
Mailing Address: ICICI Lombard General Insurance Co. Ltd. 401-402, Interface Bldg, No.11, Link Road, Malad (West), Mumbai - 64.

Please do not reply to this email id (except to unsubscribe).  
To unsubscribe - Reply with the word 'unsubscribe' in the message text

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<https://www.icicilombard.com/health-insurance/brochures-personal-accident.html>

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