

Occupation grouping

Occupation GROUP I

Accountants, doctors, advocates, architects, consulting engineers, teachers, bankers, persons engaged in administrative functions, owners of small businesses which do not deal in hazardous goods or involve manual labour.

Occupation GROUP II

Builders, contractors and engineers engaged in superintending functions only, veterinary doctors, paid drivers of motor cars & light motor vehicles and persons not engaged in manual labour.

All persons engaged in manual labour (except those falling under Group III), cash-carrying employees, garage and motor mechanics, machine operators, drivers of trucks and lorries and other heavy vehicles, professional athletes and sportsmen, wood-working machinists.

Occupation GROUP III

Persons working in underground mines, explosives, magazines, workers involved in electrical installation with high-tension supply, demolition workers, jockeys, circus personnel, persons engaged in activities such as racing on wheels or on horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hand gliding, river rafting, polo.

Occupation GROUP IV

Persons working in police force, armed forces, nuclear power stations, persons not sound of mind and mentally challenged persons, visually challenged persons, persons who are part of air crew and ship crew and persons who are actively affiliated with political organisations.

Who is eligible to apply for this Policy ?

Any person who is a resident of India and in the age group of 18 to 70 years is eligible to apply for this policy.

What does this policy not cover?

Some of the major exclusions under the policy are given below. This policy does not cover any claim arising out of:

- Any pre-existing disability / accidental injury
- Pregnancy or childbirth
- Self-injury, suicide or attempted suicide

- Influence of liquor or drugs
- Venereal disease, AIDS or insanity
- War and nuclear risks, terrorism, criminal acts, etc.

This is not an exhaustive list. For a detailed list of the exclusions, please read our policy terms and conditions.

Getting started, smartly!

Here's what you need to do, to get your very own Smart Individual Personal Accident Insurance Policy (IPA):

- Read the prospectus carefully
- Fill in the proposal form in all respects and kindly do not leave any blanks
- Attach income proof in case of Smart IPA Gold and Silver Plan (Form 16 / Salary Certificate / Copy of IT return)
- Please pay the premium preferably by way of A/C payee cheque or DD
- For any clarification, feel free to call the nearest branch office or our customer care number

Claim Procedure

Fast, fair and friendly!

In all aspects of life, safety is an important concern. However, despite precautions an unfortunate event may occur at any time. We at Bharti AXA, promise to be at your side during times of distress. To enable us to help you, we request you to register a claim by contacting our helpline: 080 - 49123900. Please intimate the help desk as soon as a claim occurs, so that we can provide you quick and effective service. You can, alternatively, also register a claim by emailing us at claims@bharti-axagi.co.in

While registering the claim, the following information will help us serve you faster.

- Name of Insured
- Policy Number
- Contact Details
- Date & Time of loss
- Location of loss
- Nature & Extent of loss

Claim form, death/disability certificate, admission/discharge summary are the basic documents required for the claim settlement.

Depending upon the coverage opted for, benefit under the policy will be calculated & the claim will be settled within 10 days of receipt of all documents.

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Get in touch with Bharti AXA through our number 080 - 49123900 or email us at sales@bharti-axagi.co.in, clearly mentioning your postal address, for a hassle-free Smart Individual Personal Accident Insurance Policy

It's time to take a big smart step!

For more details on risk factors and terms & conditions, please read the sales brochure carefully before concluding a sale.

IMPORTANT

*This leaflet is only a brief summary of the Smart Individual Personal Accident Insurance Policy. Please contact our intermediary / sales officer / any of our offices for the policy wordings.

Insurance is the subject matter of solicitation.

Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA.

Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

Twin assurance for you

AXA is one of the largest insurers in the world. Across the globe, AXA has covered 95 million clients, over 2,14,000 employees and presence in 57 countries. AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom sector with many firsts and innovations to its credit, offering a powerful mix of a strong national presence and unmatched local knowledge.

For more information, please contact

☎ **080 - 49123900**
📱 **SMS <SERVICE> to 5667700**
💻 **customer.service@bharti-axagi.co.in**

www.bharti-axagi.co.in

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Registered Office Address:
Bharti AXA General Insurance Co. Ltd.
First Floor, Ferns Icon, Survey No. 28,
Doddanekundi, Bangalore - 560 037.



Personal Accident

Let worry take a back seat /
Make the right decision today.



Smart Individual
Personal Accident
Insurance Policy



redefining /
general insurance

A smart first step

Simple, yet comprehensive; this defines Bharti AXA's SmartIndividual Personal Accident Insurance Policy. It provides financial protection to you and your family in the event of disability or death caused by accidental injury.

What does this policy cover?

The policy covers the consequences of an accident, such as:

- Accidental death including transportation of mortal remains, funeral expenses and education grant for children
- Permanent total disablement
- Permanent partial disablement
- Temporary total disablement
- Hospital daily cash allowance
- Accidental medical expenses
- Double indemnity death or permanent total disablement, while traveling as a passenger in a public transport
- Legal expenses



What are the options available under this policy?

There are seven plans under the Smart IPA policy for you to choose from. They are:

1. Smart IPA Basic
2. Smart IPA Regular
3. Smart IPA Standard (without medical expenses cover)
4. Smart IPA Standard (with medical expenses cover)
5. Smart IPA Silver (applicable if the minimum monthly income is Rs. 20,000 and for Occupation GROUPS I & II)
6. Smart IPA Gold (applicable if the minimum monthly income is Rs. 40,000 and for Occupation GROUPS I & II)
7. Smart IPA Superior

The benefits of each of these options are given in the table.

Smart cumulative bonus

Sum insured under 1, 2 and 3 will automatically increase by 5% during the renewal policy for each claim-free year, or if renewed without a break. The earned cumulative bonus will not be lost if the policy is renewed within 30 days after its expiry.

SmartIndividual Personal Accident (IPA) - Plan benefits

Section	Particulars of Benefit	Coverage	Smart IPA - Basic	Smart IPA - Regular	Smart IPA - Standard without medical expenses	Smart IPA - Standard with medical expenses	Smart IPA - Silver	Smart IPA - Gold
1.	Accidental death	Bodily injury caused by accidental, violent, external and visible means resulting in death within 12 calendar months of occurrence of such injury	Rs. 2,00,000	Rs. 2,00,000	Rs. 5,00,000	Rs. 5,00,000	Rs. 10,00,000	Rs. 20,00,000
2.	Permanent total disablement (PTD)	Bodily injury caused by accidental, violent, external and visible means resulting in permanent total disablement within 12 calendar months of occurrence of such injury	Rs. 3,00,000	Rs. 3,00,000	Rs. 7,50,000	Rs. 7,50,000	Rs. 15,00,000	Rs. 30,00,000
3.	Permanent partial disablement	Bodily injury caused by accidental, violent, external and visible means resulting in permanent partial disablement within 12 calendar months of occurrence of such injury	% of indemnity as mentioned in the policy	% of indemnity as mentioned in the policy	% of indemnity as mentioned in the policy	% of indemnity as mentioned in the policy	% of indemnity as mentioned in the policy	% of indemnity as mentioned in the policy
4.	Double indemnity for death or PTD	Double indemnity for death or PTD due to accident whilst traveling as a passenger in a public transport	No cover	No cover	No cover	No cover	For death – Rs. 20,00,000, In case of PTD – Rs. 30,00,000	For death – Rs. 40,00,000, In case of PTD – Rs. 60,00,000
5.	Temporary total disablement	Bodily injury caused by accidental, violent, external and visible means resulting in temporary total disablement	No cover	No cover	1% of section 1 sum insured per week subject to a max. of Rs. 5,000, payable for 104 weeks	1% of section 1 sum insured per week subject to a max. of Rs. 5,000, payable for 104 weeks	1% of section 1 sum insured per week subject to a max. of Rs.10,000, payable for 104 weeks	1% of section 1 sum insured per week subject to a max. of Rs.10,000, payable for 104 weeks
6.	Hospital daily cash	For every day of hospitalisation after first 2 days, for a maximum of 50 days	No cover	No cover	Rs. 200	Rs. 200	Rs. 500	Rs. 1,000
7.	Transportation of mortal remains	Transportation of mortal remains where the accidental death occurs outside the residence	1% of section 1 sum insured	1% of section 1 sum insured	1% of section 1 sum insured	1% of section 1 sum insured	1% of section 1 sum insured	1% of section 1 sum insured
8.	Funeral expenses	Expenses towards funeral in case of accidental death	No cover	No cover	No cover	Rs. 2,000	Rs. 3,500	Rs. 5,000
9.	Accidental medical expenses	Medical expenses incurred following treatment of an accidental injury	No cover	20% of section 1 sum insured	No cover	20% of section 1 sum insured	20% of section 1 sum insured	20% of section 1 sum insured
10.	Education grant for children	Education grant at the rate of Rs. 10,000 per child payable up to 2 dependant children up to the age of 23 years	Rs. 10,000 per child maximum of 2 children	Rs. 10,000 per child maximum of 2 children	Rs. 10,000 per child maximum of 2 children	Rs. 10,000 per child maximum of 2 children	Rs. 10,000 per child maximum of 2 children	Rs. 10,000 per child maximum of 2 children
11.	Legal expenses	Legal expenses arising out of death or bodily injury	No cover	No cover	Rs. 5,000	Rs. 5,000	Rs. 5,000	Rs. 5,000

Note:

In case you need an insurance cover that is different from the above plans, kindly propose the sum insured and coverage required by you. We will be glad to offer a suitable premium quote as per the SmartIndividual Personal Accident Superior Plan.

Life offers us no guarantees. When difficult times come calling, they usually come without warning. The SmartIndividual Personal Accident ensures that you think smart before things go wrong.