

PROSPECTUS

JANATA PERSONAL ACCIDENT INSURANCE

WHO CAN TAKE THE POLICY

Janata Personal Accident Insurance is offered to cover employees of a firm/Company and members of an association/club, depositors of banks, members of cooperative society's, NGO's, SHG's, Kisan Credit Card Holders, members of APL and BPL segments of society.

1. Eligibility

- The enrollment age under the policy is from 5 years to 65 years.
- Proposer needs to be aged 18 years or above.

2. What is covered under the Policy?

The Policy provides for defined benefits for Death and Permanent Total Disablement caused as a result of accidental injury sustained by Insured Persons, in the Accident during the Policy Period.

COMPENSATION BENEFIT

The compensation benefits will depend upon the nature of injury and the Capital Sum Insured under the Policy.

For accidents resulting in Death or Permanent Total disablement, we will provide compensation equivalent to the full Capital Sum Insured

DISCOUNT UNDER THE POLICY

Group Discount

We shall provide group discount as per below when the number of persons covered under the Policy exceeds 25. Group Discount will not be reviewed during the currency of the Policy, even if the size of the group exceeds the next slab.

Number of Persons covered	Applicable discount
Upto 25 persons	No discount
Between 25 and 50 persons	5% on total premium
Between 51 and 100 persons	10% on total premium
Between 101 and 300 persons	15% on total premium
Between 301 and 400 persons	20% on total premium
Between 401 and 500 persons	25% on total premium
Over 500 persons	To be decided by Corporate Office

On Duty Cover Discount:

We may provide a discount up to 25% on the basic premium when Janata Personal Accident cover is only for restricted hours of duty (and not for all 24 hours of day and night) for the Insured Persons in the Policy. The restricted cover is intended only for employers who wish to cover their employees for accidents during and in the course of employment.

Off Duty Cover Discount:

We may provide a discount up to 50% on the basic premium when Janata Personal Accident cover is required only for restricted hours, when the Insured Person is not at work and/ or not on official duty.

CONDITIONS

A. Premium details: Please get in touch with our Company representative or visit our office with complete details viz., demography of group, Sum Insured and Extensions sought under the policy and other terms and conditions for premium details.

Indicative Rates

Nature of Cover	Category-Normal	Category-Heavy	Category-Very Heavy
Death + Permanent Total Disablement only	0.40%o	0.50%o	0.60 %o

Service Tax and Education Cess (as applicable) shall be applied on premium.

B. Cancellation Terms

We may cancel this Policy by sending 15 days notice in writing by recorded delivery to You at Your last known address. You will then be entitled to a pro-rata refund of premium for the un-expired period of this Policy from the date of cancellation, which We are liable to pay on demand.

You may cancel this Policy by sending a written notice to Us. Retention premium for the period we were on risk will be calculated based on following short period table and the balance will be refunded to You subject to the condition that no claim has been preferred on Us:

Upto 1 month	25% of annual premium
Above 1 month and upto 3 months	50% of annual premium
Above 3 months and upto 6 months	75% of annual premium
Above 6 months	100% of annual premium

C. Terms of Renewal:

- i. This Policy shall ordinarily be renewable for lifetime except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by You
- ii. The Renewal of the Policy sought by You shall not be denied arbitrarily. If denied, We shall provide You with cogent reasons for such denial of Renewal.
- iii. No loading on premium shall be applied on Your individual claims experience basis but the group as a whole

The premium for renewals shall be subject to discount when group Policy issued witnesses favorable claims ratio as under:

Incurring Claim Ratio under the Group Policy	Discount Percentage (%)
Up to 20 %	25
21 % - 35 %	15
36 % - 50 %	10
51 % - 60 %	5

The premium for renewals shall be subject to loading when group Policy issued witnesses adverse claims ratio as under:

Incurring Claim Ratio under the Group Policy	Loading Percentage (%)
Between 80 % and 100 %	25
Between 101 % and 125 %	55
Between 126 % and 150 %	90
Between 151 % and 175 %	120
Between 176 % and 200 %	150
Over 200 %	Cover to be reviewed

We will inform you about the applicable risk loading through a counter offer letter. You have to revert to us with consent and additional premium (if any) within 15 days of issuance of such

counter letter. In case, you neither accept the counter letter from us nor revert to us within 15 days, We shall cancel Your application and refund the premium within next 7 days.

Please note we shall issue Policy only after getting Your consent

iv. The premium of the Policy may be revised subject to approval from Insurance Regulatory Development Authority

D. Policy Term: The policy shall be viewed for a term of 12 months.

E. Instalment Premium: Premium under the policy shall be payable in a single instalment at inception of the policy.

F. Free look up:

1. The Policy shall have a free look period. The free look period shall be applicable at the inception of the Policy and:
 - i. You will be allowed a period of at least 15 days from the date of receipt of the Policy to review the terms and conditions of the Policy and to return the same if not acceptable
2. If You have not made any claim during the Free Look period, You shall be entitled to
 - i. A refund of the premium paid less any expenses incurred by Us on Your medical examination and the stamp duty charges or;
 - ii. Where the risk has already commenced and the option of return of the Policy is exercised by You, a deduction towards the proportionate risk premium for period on cover or;
 - iii. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period

G. 3 Month's Notice:

We shall give you notice in the event We may decide to revise, modify or withdraw the product. Such notice shall be given to You at least three months prior the date when such modification or revision or withdrawal comes into effect. We shall adhere to the following:

- i. In case of modification or revision, the notice given to You shall detail the reasons for such revision or modification, in particular the reason for an increase in premium (if any) and the quantum of such increase.
- ii. The product shall be withdrawn only after due approval from the Insurance Regulatory and Development Authority. However, if You do not respond to Our intimation in case of such withdrawal, the Policy shall be withdrawn on the renewal date and We shall provide You with an option to migrate to a substitute product offered by Us.

H. Policy Servicing: Your policy shall be directly serviced by us.

What is not covered under the Policy?

1. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement.
2. Any other payment after a claim under one of the benefits 1 and 2 in Table of benefits has been admitted and becomes payable.
3. Any payment in case of more than one claim in respect of one insured person under this Policy during any Period of Insurance by which Our liability in that period would exceed CSI.
4. Payment of compensation in respect of a Permanent Partial Disability or Death/disability as a consequence of/resulting from
 - a) Committing or attempting suicide, intentional self-injury.
 - b) Whilst under influence of intoxicating liquor or drugs.
 - c) Drug addiction or alcoholism.
 - d) Whilst engaged in any adventurous sports.
 - e) Committing any breach of law with criminal intent.

- f) War, Civil War, invasion, act of foreign enemies, revolution, insurrection, mutiny, military or Usurped power, seizure, capture, arrest, restraint, or detainment, confiscation, or nationalization or requisition by or under the order of any government or public authority.
5. Consequential loss of any kind and/or any legal liability
 6. Death/disability due to pregnancy including child birth, miscarriage, abortion or complication.
 7. Insured participating in any naval, military or air force operations.
 8. Curative treatments or interventions
 9. Venereal or sexually transmitted diseases.
 10. HIV and or related illness
 11. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self sustaining process of nuclear fission.
 12. The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.

Claims Procedure

- A) Upon happening of any Accident and/or Injury which may give rise to a claim under this Policy**
- You shall give us a notice to our call centre immediately and also intimate in writing to our Policy issuing office. In case of death, written notice also of death must, unless reasonable cause is shown, be given before internment/ cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation.
 - All certificates, information and evidence from a Medical Practitioner or otherwise required by us as mentioned below shall be provided by you.

- B) Following documents shall be required in the event of a claim.**

For Death Claim

- Duly filled up claim form
- Death Certificate
- Original FIR
- Original Panchnama
- Post mortem report

For Permanent Total disablement

- Duly filled up claims form
- Original FIR
- Panchnama
- Hospitalization Report
- Hospital discharge card
- Original Certificate from Doctor of Govt. Hospital stating the degree of disability

We shall settle claim(s), including its rejection, within thirty days of the receipt of the last necessary claim document.

Wherever details pertaining to happening of claim are conveyed by you to us after reasonable period, You shall provide the reasons of such delay to Us and We may on analysis of reasons provided by You, may condone the delay in intimation of claim or delay in providing the required information/documents to Us.

- C) On receipt of intimation from You regarding a claim under the Policy, we are entitled to carry out examination and ascertain details and in the event of death get the post-mortem examination done in respect of deceased person.**

D) Position after claim:

We shall have no liability under this Policy, once the Sum Insured (Maximum Limit of Liability), as stated in the Policy Schedule with respect to any of the benefits, is exhausted by You.

E) Claim Payment:

All admissible claims under this Policy shall be paid by Us within 7 working days from date of acceptance of such a claim. In case of delay in the payment, We shall be liable to pay interest at a rate which is 2% above bank rate prevalent at the beginning of the financial year in which claim is reviewed by Us.

F) Claim Disclaimer:

In the unfortunate event of any loss or damage to the insured property resulting into a claim on this policy, please intimate the mishap IMMEDIATELY to our Call Centre at Toll Free Numbers on 1-800-22-4030 (for MTNL/BSNL users) or 1-800-200-4030 (other users) or on chargeable numbers at +91-22-41659800/+91-22-41659900 or email at contactclaims@universalsompo.com. Please note that no delay should be allowed to occur in notifying a claim on the policy as the same may prejudice liability.

For all your service requests e-mail us at contactus@universalsompo.com

Insurance Act 1938, Section 41- Prohibition of Rebates

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs rupees.

Please note: The prospectus contains only an indication of cover offered, for complete details on terms, conditions, coverages and exclusions please get in touch with us or our agent and read policy wordings carefully before concluding a sale. Insurance is a subject matter of solicitation. Universal Sampo General Insurance Co. Ltd., Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut No-31, Mouje Elthan, Thane- Belapur Road, Airoli, Navi Mumbai- 400708, Toll Free Numbers: 1-800-224030 (For MTNL/BSNL users) or 1-800-2004030.