

New India Pension Protect Personal Accident Policy
 (UIN: NIAPAIP22003V012122)

Customer Information Sheet (Description is illustrative and not exhaustive)

Sl No	TITLE	DESCRIPTION	Refer to policy clause number
1.	Product Name	New India Pension Protect Personal Accident Policy	
2.	What am I covered for	1.Basic Cover:	
		a) Accidental Death	3
		2.Built In Covers:	
		a) Carriage of Dead Body	3
		b) Funeral Expenses	3
3.	What are the Major exclusions in the policy	(a) From intentional self –injury (b) From suicide (c) From voluntary self exposure to sports / hazardous activities / adventure sports /Adventure activities (d) Any claim arising due to illness (e) Whilst under the influence of intoxicating liquor or drugs (f) Whilst engaging in Aviation or Ballooning ,whilst mounting into or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any licensed standard type of aircraft anywhere in the world	5
		(g) Directly or indirectly caused by any disease, venereal disease / diseases or insanity” (h) Circumcision or Strictures or Vaccination or Inoculation or change of life or beauty treatment of any description or dental or eye treatment or dissipation or nervous breakdown (which expression shall also cover general debility (rundown conditions and general overhaul) or venereal disease or intemperance (i) Arising or resulting from the Insured committing any breach of law with criminal intent.	5
		(j) Arising out of directly or indirectly connected with or traceable to – War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not) , Civil war, Rebellion, Insurrection, Mutiny, Military or Usurped power Seizure, Capture, Arrests, Restraints and Detainment by any kings, princes and people of whatever nation, condition or quality. (k) Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from: A. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel. B. Nuclear weapons material C. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. D. Nuclear, chemical and biological terrorism	5

		(l) Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law	5
4.	Sum Insured	Maximum sum insured allowable is 72 times of Monthly Pension Lost in the event of Death of the Pensioner.	4.3
5.	Benefits payable	Basic Cover: Accidental Death-Full Sum Insured Built In Covers Carriage of Dead Body – 1 % of CSI maximum Rs. 2500/- Funeral Expenses – Rs. 2500/-	4.9
7.	Renewal Conditions	The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person. The cover for the Insured shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured under Accidental Death Coverage and no Renewal of contract will be permissible.	7
8.	Cancellation	The Insured may cancel this Policy by giving 15days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period. The Company may cancel the Policy at any time on grounds of misrepresentation, non- disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non- disclosure of material facts or fraud.	8 8
9.	Claims	Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document	6.1 6.4
10.	Policy Servicing	Policy issuing office.	
	Grievances/Complaints	a. Details of Grievance redressal officer – available at NIA website b. IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/ c. Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-A of Policy document.	
Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.			