



# GLOBAL PERSONAL GUARD POLICY

(Individual)

One Policy, a world of protection

*Caringly yours*





# Why Global Personal Guard Policy?



**Single Policy  
Covering 3  
Base and 12  
Add On  
Covers**



**Premium  
Irrespective  
of Age**



**Wider Entry  
Age**



**Industry First  
Cover for  
Adventure  
Sport, Air  
Ambulance,  
Travel  
Expenses**



**Modular  
Product with  
competitive  
Premium**



**360 Degree  
Protection  
from all  
possible  
outcomes of  
An Accident**



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## BASE COVERS

- **Death**-In case of accidental injury resulting in death of the insured within 12 months of the accident we will pay 100% of the sum insured & 1% of the sum insured each for Transportation of mortal remains & Funeral Expenses. We will also pay for disappearance under this section.
- **Permanent Total Disability**-We will pay 100% of sum insured on occurrence of any of the below scenarios as a result of accident
  - loss of the sight of both eyes
  - physical separation of or the loss of ability to use both hands or both feet
  - physical separation of or the loss of ability to use one hand and one foot
  - loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot
- + Lifestyle Modification Benefit: @ 2% of SI
- **Permanent Partial Disability**-We will pay as per the table from min 2% of the sum insured to 75% of the sum insured

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## OPTIONAL COVERS

- 1. Accidental Hospitalization Expenses**-It covers inpatient treatment-medical expenses because of Accidental Bodily Injury, if you are Hospitalized for a minimum period of 24 hours. It also covers pre-post hospitalization expenses & day care procedures
- 2. Adventure Sports Benefit**- you can opt for the Adventure Sports Benefit optional cover which shall provide you with a benefit amount in case of Death or Permanent Total Disability caused by accidental bodily injury whilst engaged in adventure sports in a non-professional capacity and under the supervision of a trained professional
- 3. Air Ambulance Cover**- expenses incurred for ambulance transportation in an airplane or helicopter for rapid ambulance transportation from the site of first occurrence of the Accident to the nearest hospital arising within the policy period and due to your sustained Accidental Bodily Injury
- 4. Children Education Benefit**- Onetime payment of sum insured as specified in policy schedule, towards the cost of education of your dependent children upto the age of 25yrs in case of death or permanent total disability as a result of accidental bodily injury
- 5. Coma Due to Accidental Bodily Injury**- Comatose State, within one (1) calendar month from the Date of Accident, then we agree to pay the lump sum benefit as specified in the policy schedule
- 6. EMI Payment Cover**-Permanent partial disability due to accidental bodily injury preventing you from attending your employment or occupation for a minimum period of 1 month. We will pay the amount commensurating with your contribution in EMI of your loan account, subject to maximum 3 EMI's
- 7. Fracture Care**- Accidental Bodily Injury results in Fracture/s of Bone/s then we will pay the percentage shown in the benefit table below applied to the Fracture Care Sum Insured

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## OPTIONAL COVERS

8. **Hospital Cash Benefit-** Accidental Bodily Injury results in Hospitalization then we will pay per day benefit amount for the period of Hospitalization
9. **Loan Protector Cover-** Accidental Bodily Injury that results in your Death or Permanent Total Disability within 12 months and the claim is accepted and paid under Death or Permanent Total Disability Section for you, then we will pay an amount commensurating with balance outstanding Loan amount of your loan account
10. **Loss of Income due to Disability from Accident-** Accidental Bodily Injury during the which directly and independently of all causes temporarily and completely prevents you from performing each and every duty pertaining to his employment or occupation, then we will make a weekly payment as per the weekly benefit amount
11. **Road Ambulance Cover-** Accidental Bodily Injury & the insured has been transferred to the nearest hospital from the spot of Accident by an ambulance service offered by a healthcare or ambulance service provider, we will reimburse the actual expenses incurred for ambulance services
12. **Travel Expense Benefit-** Accidental Bodily Injury results in insured being in a Hospital which is outside the City/town of his/her usual place of residence as specified on the policy schedule, then we will reimburse the travel expenses of a Family Member maximum up to the sum insured

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## Add On Cover linking to other coverage

Add On cover	Linking with other cover
<b>Optional Cover II:</b> Adventure Sports Benefit: Sky/Mountain/Water/Racing Sport Activities	Coverage under this section is extended subject to Death and Permanent Total Disability is opted under base cover
<b>Optional Cover IV:</b> Children's Education Benefit : In case of Death Or PTD	Coverage under this section is extended subject to Death and Permanent Total Disability is opted under base cover
<b>Optional Cover VI:</b> EMI Payment Cover: 3 Months EMI	Coverage under this section is extended subject to the Permanent Partial Disability is opted under base cove
<b>Optional Cover IX:</b> Loan Protector Cover In case of Death Or PTD	Coverage under this section is extended subject to Death and Permanent Total Disability is opted under base cover
<b>Optional Cover XII:</b> Travel Expenses Benefit	Coverage under this section is extended subject to Accidental Hospitalization is opted under optional cover's

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## Territorial Limits

World wide coverage is applicable for below sections	Following covers are restricted to within India Only
<p>Section I: Death</p> <p>Section II: Permanent Total Disability</p> <p>Section III: Permanent Partial Disability</p> <p>Optional Cover II: Adventure Sports Benefit</p> <p>Optional Cover IV: Children's Education Benefit</p> <p>Optional Cover V: Coma Due to Accidental Bodily Injury</p> <p>Optional Cover VI: EMI Payment Cover</p> <p>Optional Cover VII: Fracture Care</p> <p>Optional Cover IX: Loan Protector Cover</p>	<p>Optional Cover I: Accidental Hospitalization Expenses</p> <p>Optional Cover III: Air Ambulance Cover</p> <p>Optional Cover VIII: Hospital Cash Benefit</p> <p>Optional Cover X: Loss of Income due to Disability from Accident</p> <p>Optional Cover XI: Road Ambulance Cover</p> <p>Optional Cover XII: Travel Expenses Benefit</p>

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Sr No	Cover Name	Sum Insured Options
1	Death	Minimum Rs. 50000 max. 25 Crore
2	PTD	
3	PPD	
4	Accidental Hospitalization Expenses	Minimum Rs. 2 Lac, in multiples of Rs. 1 Lac, Maximum up to Rs. 25 Lacs
5	Adventure Sports Benefit	25%/50%/100% of the Base Sum Insured Maximum up to 1 Crore
6	Air Ambulance Cover	Minimum Rs. 5 Lacs, in multiple of 5 Lacs, Maximum up to Rs. 25 Lacs
7	Children's Education Benefit	Minimum Rs. 1 Lac, in multiples of Rs 1 Lac, Maximum up to 10 Lacs
8	Coma Due to Accidental Bodily Injury	Minimum Rs. 1 Lac, in multiples of Rs. 1 Lac, Maximum up to 10 Lacs
9	EMI Payment Cover	Minimum Rs. 50000/- to Maximum 5lac
10	Fracture Cover	Minimum Rs. 50000/- to Maximum 5lac
11	Hospital Cash Benefit	Minimum Rs. 1000/day, in mutilpes of Rs. 1000, Maximum up to Rs. 10000/day
12	Loan Protector Cover	Minimum Rs. 1 Lac, in multiples of Rs. 1 Lac, Maximum up to 5 Crores
13	Loss of Income due to Disability from	Minimum Rs. 1000/-Per Week In multiples of Rs. 1000/- Per Week Maximum up to Rs 50000/- Per Week
14	Road Ambulance Cover	Rs. 25000/- per policy Period
15	Travel Expenses Benefit	Rs. 25000/- per policy Period

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## UNDERWRITING GUIDELINES

	For Proposer with Income proof	For Dependent Spouse and Parent	For Dependent Child
Death	Maximum <b>100 times</b> of Gross Monthly Income	restricted to <b>50%</b> of Sum Insured of proposer subject to maximum of <b>Rs. 25 Lacs</b>	restricted to <b>25%</b> of Sum Insured of proposer subject to maximum of <b>Rs.10 Lacs</b>
Permanent Total Disability	Maximum <b>60 times</b> of Gross Monthly Income	restricted to <b>50%</b> of Sum Insured of proposer subject to maximum of <b>Rs. 25 Lacs</b>	restricted to <b>25%</b> of Sum Insured of proposer subject to maximum of <b>Rs.10 Lacs</b>
Permanent Partial Disability	Maximum <b>60 times</b> of Gross Monthly Income	restricted to <b>50%</b> of Sum Insured of proposer subject to maximum of <b>Rs. 25 Lacs</b>	restricted to <b>25%</b> of Sum Insured of proposer subject to maximum of <b>Rs.10 Lacs</b>
Loss of Income due to Disability from Accident	Maximum benefit would be <b>25%</b> of Monthly Income (Nearest & highest weekly benefit would be considered)	restricted to <b>Rs. 2000/</b> week	not available

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## UNDERWRITING GUIDELINES

### Age Eligibility

- For Proposer and Spouse / Dependent Parents is 18 Years to 70 Years & for Dependent Children is 3 Months to 25 Years

### Renewal

- Lifetime

### Family discount

- 10%

### Long term discount

- For 2yrs-4% & for 3yrs-8%

### Employee Discount

- 20%

### Income proof

- 3 years ITRs / Form 16 & Pan card for sum insured 50lacs & above

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