

## **Group Personal Accident Insurance (SURAKSHA KAWACH, HEALTH & WELLNESS)**

**(UIN No. RSAHLGP19010V011819 & RSAHLGA25037V012425)**

### **FAQs.**

#### **What is an accident?**

Accident means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

#### **What is Personal Accidental Policy?**

Personal Accident coverage under Suraksha Kawach is a comprehensive cover which can secure you after any unforeseen accident. It is a remedy which can help prepare you in advance to mitigate any sort of losses arising from an accident.

#### **Who can be covered under Suraksha Kawach?**

All individual customers of India Post Payments bank and Department of Post

#### **What is the tenure of the policy?**

Policy tenure is for a minimum period of One year

#### **How Policy can be obtained?**

Customers to get in touch with GDS/IPPB Branches, product is readily available on MATM App in just few clicks.

#### **What is the minimum and maximum entry age?**

Individuals from 18 years to 65 years can take the policy cover from Royal Sundaram General Insurance.

#### **Can I get coverage for my family members as well?**

No, this policy does not cover family members.

#### **What should I do in case of an accident that may lead to a claim under the policy?**

In the event of an accident, you/nominee specified under this policy should notify Royal Sundaram immediately and provide detailed information about the incident. Submit the necessary documents, such as medical reports and police reports, to support your claim.

#### **Is the policy valid for accidents that occur outside the country?**

Yes, Suraksha Kawach provides worldwide coverage. So accidents that occur anywhere in the world are covered under the policy.