

Frequently Asked Questions for RGI Group Personal Accident Insurance

1 Who can opt this policy?

- IPPB customer only (Self only i.e Individual basis) from age 18 yr to 65 yr

2 What are plan options?

- Two options
 - o Option 1 – Sum Insured INR 500000 (Personal Accident)
 - o Option 2 – Sum Insured INR 1000000 (Personal Accident)
 - Additionally in Option 2 Hospital Cash (DCA) is available for Inpatient hospitalization, ICU treatment & Day care Treatment.

2 What are benefits in this policy?

- Personal Accident: **Option 1** – INR 500000, **Option 2** – INR 1000000 (Accidental Death, Permanent total Disability & Permanent Partial Disability)
- Accidental Hospitalization: In Patient> **Option 1**; Upto INR 50000, **Option 2**; Upto INR 100000
Outpatient> **Option 1**; Not available, **Option 2**; Upto INR 30000 or actual, whichever is lower
- Group Hospi Cash (**in Option 2 only**)
 - o In-patient treatment: Upto 30 days
 - o ICU cover: Upto 15 days
 - o Day care treatment: 5 times in policy year(For list of detailed benefits/coverages please refer product brochure, for any toher details refer policy wordings)

3 Does premium changes with age?

- No, premiums are age agnostic for age between 18 years to 65 years.

4 What is DCA? How is it payable (Available in Option 2 as part of Group Hospi Cash)

- DCA stand for Daily Cash Amount, which is sum insured under this policy and can be availed for each day of hospitalization i.e 24 hours of continuous hospitalization
- Eg: You have a DCA limit of 500 per day, you are hospitalized for 10 days of which 3 days are in ICU. Sample calculation will be as under;
 - ICU hospitalization for 3 day : Amount payable will be $(1000 \times 2) \times 3 = 3000$
 - Normal Hospitalization of 7 days : Amount payable will be $500 \times 7 = 3500$
 - Total Amount payable will be 6500

5 Are day care treatment covered in this policy?

- Yes in Option 2 only, below listed day care treatment are covered under this policy
 - i. Fractures (other than hairline fractures)
 - ii. Cataract
 - iii. Dilatation and curettage
 - iv. Haemodialysis
 - v. Parenteral Chemotherapy
 - vi. Radio Therapy
 - vii. Coronary Angiography
 - viii. Lithotripsy
 - ix. Manipulation for Dislocation under General Anaesthesia
 - x. Cystoscopy under General Anaesthesia

These are payable upto DCA amount * 5 times in a policy year

7 I already have a GMC policy from employer, can I buy this policy?

- Yes, this is a benefit plan and can be availed along with any other health insurance plan.

8 How Can I claim under this policy?

- You can register claim by calling our customer service number 022 4890 3009 or by downloading our selfie app or sending email at Rgicl.rcarehealth@relianceada.com.

10 What are claim documents required?**For Group Personal Accident:**

- Complete filled Claim Form (all pages) duly filled & signed by the Insured/Claimant
- Attested copy of First Information report
- Attested copy of Postmortem Report
- Attested copy of Death Certificate (in case of Accidental Death)
- Copy of Photo ID proof of the Insured
- Original CTS 2010 compliant cancelled cheque with printed name/ account number of the insured/claimant
- Attested copy of Loan statement of the insured
- Any other document as required by the Company to assess the claim

For Accidental Hospitalization:

- Policy number
- Your contact numbers
- Name of insured person
- Date & time of accident
- Hospital details (for cashless treatment if available)

For Group Hospi Cash:

- Copies of discharge summary and hospital bills need to submit to avail claim under this policy.

11 What are waiting period for this policy?

- Standard initial waiting period of 30 days is applicable for Group Hospi Cash policy available in option 2
- Specific disease/procedure waiting period of 12 months.