

Date: 20<sup>th</sup> March 2020

**PERSONAL ACCIDENT POLICY**

Insured	:	Members of REPS India
Policy Type	:	Personal Accident
Professional Business Practice	:	Fitness Trainers
Territory	:	Worldwide including USA & Canada
Policy Period	:	12 months from the period of inception
Sum Insured	:	INR 25 Lacs per person
Coverage	:	Accidental Death + Permanent Partial Disablement + Permanent Total Disablement + Temporary Total Disablement + Medical extension
Insurer	:	<b>Raheja QBE</b>
Scope of Cover	:	<ul style="list-style-type: none"> <li>• Ambulance charges following an accident limited to the amount INR 1,500 Per accident</li> <li>• Loss or damage to clothing following an accident limited to the amount INR 1,500 Per accident</li> <li>• Transportation cost for carriage of mortal remains and funeral expenses: 1% of individual Sum Insured or actual amount whichever is lower</li> <li>• Education assistance for two dependent children in the event of death or permanent total disablement of Insured limited to the amount INR. 5,000/- for each child in case of death or permanent total disablement of Insured.</li> <li>• Loss of employment as a consequence of permanent total disablement following an accident limited to 25% of individual sum insured</li> <li>• Medical Extension : 20% of the Capital Sum Insured or 50% of the admissible P.A. claims whichever is less</li> <li>• Terrorism Extension</li> <li>• Age restricted between 18 years -65 years</li> <li>• Nominee details to be provided at the time of binding of policy</li> <li>• Sanctions Limitation and Exclusion Clause</li> <li>• Occupational injury is not payable</li> </ul>
Premium	:	INR 2709 + GST + Stamp duty = INR 3222 per person.