

Personal Accident Insurance For Fitness Trainers

Frequently Asked Questions:

1. What is Personal Accident Insurance?

Personal Accident Insurance protects your finances by providing a lump sum compensation in the unfortunate event of a fatal accident or one that disables you permanently. This insurance also covers accidental hospitalization cost.

2. What is permanent total/partial and temporary disablement?

(i) When an insured person sustains accidental injuries resulting in loss of limb (as per the table of losses for Dismemberment/PTD) and is certified by a medical specialist that the injury is of a permanent total or permanent partial nature, then only the insured shall be deemed to be permanently totally/partially disabled.

(ii) Temporary total disablement arises when a person is not in a position to perform the duties that he was performing immediately prior to the accident, which has to be certified by a medical professional. These are general interpretations for easy understanding & not legal wording.

3. What is the compensation available in the event of the insured sustaining Temporary Total Disability?

In the event of an accidental injury resulting in temporary total disablement (to be confirmed by the attending physician) the insured shall be entitled to a compensation of the lower of sum equivalent to 1% of sum insured or Rs.5000/- per week subject to a maximum of 104 weeks since the date of the injury to the time he/she is fit enough to resume his/her occupation as certified by Our Medical Practitioner.

4. What is the period of the policy?

Policy will be only for 1 year.

5. Which is the Insurance Company?

Raheja QBE General Insurance Company Limited

6. Whether are there any territorial restrictions applicable to the policy?

No, the coverage under this policy is WORLDWIDE however, claims, if any, will be paid in Indian currency only

7. If person already have a health and life insurance cover. Why should I buy Personal Accident Insurance?

Life insurance offers a death benefit to your nominee in case you pass away. Health insurance provides a compensation and/or reimbursement of hospitalization and other medical expenses.

A Personal Accident Insurance policy, on the other hand, insures against the financial risk that could arise due to accidental permanent total disability or accidental death. In short, the policy is essential as it strengthens your financial portfolio securing the future of dependent family members against unforeseen events.

8. What happens if I am hospitalized after an accident takes place? Would it cover hospitalization expenses?

Yes. An Accidental Hospitalization Cover provides reimbursement for medical expenses related to hospitalization.

9. What is the maximum amount of compensation for Personal Accident Insurance?

One can get up to the maximum sum insured as compensation in case of Accidental Death and Permanent Total Disability.

10. Which expenses can be claimed under Personal Accident Insurance Plan?

You can claim the medical expenses due to an accident, transportation expenses, compensation for missing out your regular income (hospital confinement allowance), and children education fund.

11. Does this policy have a cashless facility?

No. Its a reimbursement policy.

12. Is the claim payable in case of natural death?

No, it is payable only in case of accidental death

13. Do I get my premium / some portion back in case I don't make a claim.

No

14. What are the documents to be submitted?

Following are the documents normally required for processing PA claims.

For permanent total disability:

- Claim form
- Treating Doctor's Medical Report
- Original Disability Certificate from the Competent Authorized Doctor with the percentage of disability
- Copy of Admission/ discharge card with complete medical records including Investigation/ Lab reports
- Copy of FIR & Panchanama

For Accidental Death:

- Completed Claim Form
- FIR Copy
- Death Certificate
- Postmortem Report
- Pan card copy
- Nominee relationship proof

Original bills for reimbursement of Accident Medical expenses, Repatriation Of Remains/
Funeral expenses or ambulance charges.

15. In case of a claim/query whom do I contact?

You may write to the following:

Sudeep Sudevan
sudeep.sudevan@howdenindia.com
Mobile - 9820840257

Jinesh Shah
jinesh.shah@howdenindia.com
Mobile - 7798577909