



Product Benefit Table

Sum Insured (SI) ₹	Sum Insured (SI) ₹	
	₹2.5 lakhs to ₹1 crore (in multiples of ₹50k) Beyond ₹1 crore, sum Insured ranging from ₹1.5 crores to ₹5 crores (in multiples of ₹50 lakhs)	
Base Benefits	Accidental Death	100% of Sum Insured
	Permanent Total Disablement	100% of Sum Insured
	Permanent Partial Disablement	As per disability table
Optional Covers	Temporary Total Disablement	0.2% of Sum Insured per week upto a maximum of 100 weeks Subject to a minimum disablement period of 4 weeks
	Hospitalisation Expenses due to accident	10% of Sum Insured
	Education Grant	10% of Sum Insured per child
Other Benefits	Cumulative Bonus	5% in respect of each claim free year subject to a maximum of 50% of SI. In the event of claimcumulative Bonus shall be reduced at the same rate
	Premium payment options	Monthly, Quarterly, Half-Yearly and Yearly

Notes:

- 1) If death occurs within 12 months from the date of accident.
- 2) Entry age of Adults is 18 years onwards to 70 years and from 3 months to 25 years for children.
- 3) Policy offers both individual and family cover options with defined relationships allowed - self and legally wedded spouse, Parents, Parents-in-law, dependent children. However Sum insured will be available on Individual basis.
- 4) Policy period - 1 year.
- 5) Grace period 30 days for yearly mode of payment and 15 days for monthly, quarterly and half yearly mode of payment.

Saral Suraksha Bima, Royal Sundaram General Insurance Co. Limited

Accident comes unannounced. It will put a spoke in your routine life. The dent which an accident brings to one's emotion and finance is very serious. Some accidents may create vacuum in the family due to bread winner's death while some may end up in physical disability.

Though few accidents may have a lighter impact, it may still compel one to be away from routines such as attending office for quite a long time. Hospital Expenses adds to one's financial

burden apart from mental agony. A prudent solution for meeting all the uncertainties is signing up for a Personal Accident Insurance.

Saral Suraksha Bima, Royal Sundaram General Insurance Co. Limited brings a unique solution to all worries related to an accident.

It is a package designed to take care of you and your family in the unfortunate event of an accident resulting in death or disability. The various benefits include Accidental Death Benefit, Accidental Disability Benefit apart from other special features.

Key Features

- 24 x 7 worldwide cover.
- Instant cover without any waiting periods.
- Family cover including spouse, children, parents and parent in laws.
- Base cover for Death, PTD and PPD.
- Optional covers for TTD, Educational Grant and Hospitalization expenses.
- Cumulative Bonus up to 50%.
- Higher SI options available based on income criteria.

Age Eligibility

Minimum entry age shall be 18 years and maximum age at entry shall be 70 years for the insured members including principal insured. Dependent Child / children shall be covered from the age of 3 months to 25 years subject to the definition of 'Family' and underwriting policy.

Family

(i) Legally wedded spouse. (ii) Parents and Parents-in-law. (iii) Dependent Children (i.e. natural or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals.

Tenure

Customer can buy the policy for a tenure of one year only.

RISK CLASS I

skilled white-collar class with no exposure to occupational hazard, Accountants, Doctors, Lawyers, Architects, Consulting Engineers, Teachers, Bankers, Persons engaged in administrative functions etc.

RISK CLASS II

skilled white-collar class with minimal exposure to occupational hazard, Builders, Contractors and Engineers engaged in superintending functions only etc.

RISK CLASS III

skilled/semi-skilled class with moderate exposure to occupational hazard, Delivery boys, Diploma engineers working on shop floor etc.

RISK CLASS IV

unskilled class having high exposure to occupational hazard. Loaders, Mining workers etc.

Premium rate tables

Base Cover (inclusive of GST)

(Amount in ₹)

Risk Group	I	II	III	IV
Premium /lakh	50	74	83	117

Temporary Total Disablement (inclusive of GST)

(Amount in ₹)

Risk Group	I	II	III	IV
Premium /lakh	17	25	27	39

*Educational Grant (inclusive of GST)

(Amount in ₹)

Risk Group	I	II	III	IV
Premium /lakh	5	7	8	12

*Premium per child

Hospitalisation Expenses

(Amount in ₹)

Base Sum Insured Band	% of base Premium
Up-to ₹10 Lakhs	10.0%
₹10.5-20 Lakhs	7.0%
₹20.5-30 Lakhs	6.0%
₹30.5-50 Lakhs	5.5%
₹50.5-75 Lakhs	5.0%
₹75.5 Lakhs+	4.5%

Premium Illustration

Risk Group I

(Amount in ₹)

Coverage	Base SI	Base Rate/ Per mille	Base Premium	GST 18%	Final Premium
Base Cover (Death, PTD, PPD)	50 lakhs	0.42	2100	378	2478
Temporary Total Disablement	10 lakhs	0.14	140	25	165
Educational Grant	5 lakhs	0.04	21	4	25
Hospitalisation Expenses	5 lakhs	0.02	116	21	136
Total					2804

Disclaimer

Insurance is the subject matter of solicitation. Saral Suraksha Bima, Royal Sundaram General Insurance Co. Limited is a Personal Accident insurance product and issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy. This brochure is not a contract of insurance. Please refer policy document for exact terms and conditions and specific details applicable to this insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. The Saral Suraksha Bima, Royal Sundaram General Insurance Co. Limited (UIN-RSAPAI21632V012021) is a Personal Accident insurance product of Royal Sundaram approved by IRDAI.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
2. If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to ten lakh rupees.



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited.

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

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