

United India Insurance Company Limited

Divisional Office # 2, Joy's Building, M G Road, Cochin – 682 035
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UNI-SANTHWANA PERSONAL ACCIDENT INSURANCE POLICY

SECTIONS	SCOPE OF COVER	MAXIMUM CLAIM AMOUNT PAYABLE Rs.	
		Scheme A	Scheme B
SECTION I ACCIDENT BENEFITS	Death due to an accident	Rs. 1,00,000-00	Rs. 50,000-00
	Permanent Total Disablement	Rs. 1,00,000-00	Rs. 50,000-00
	Loss of sight of both eyes or physical separation or loss of use of two limbs	Rs. 1,00,000-00	Rs. 50,000-00
	Loss of sight of one eyes or physical separation or loss of any one limb.	Rs. 50,000-00	Rs. 25,000-00
	Permanent Partial Disablement	As per percentages specified in the policy	
	Additional Medical Compensation (During Hospitalisation only)	Rs 1000-00 per week or pro-rata thereof.	Rs. 500-00 per week or pro-rata thereof.
SECTION II HOSPITAL EXPENSES	Hospitalisation expenses	Subject to a maximum of Rs 1,00,000-00	Subject to a maximum of Rs 50,000-00
	Expenses for the transportation of the dead body.	Subject to a maximum of Rs 2,000-00	Subject to a maximum of Rs 1,000-00
	Funeral/Cremation Expenses	Maximum Rs 4,000-00	Rs 2,000-00
	Educational expenses for children (Only for two children wholly engaged in studies)	Subject to a maximum of Rs 10,000-00 (Max. Rs 5,000-00 per child)	Subject to a maximum of Rs 5,000-00 (Max. Rs 2,500-00 per child)
PREMIUM	(Including service tax)	Rs. 460-00	Rs. 230-00

Both the additional medical compensation under section I and the hospitalisation expenses under Section II would be payable for hospitalisations resulting from accidents whether a claim is admissible under other sections or not.

Medical Expenses covered under the Hospitalisation expenses shall be available only for the expenses during the hospitalisation. This shall include only Diagnostic and Laboratory expenses, Medical and Pharmaceuticals, room rent Nursing charges, Doctor's / Surgeon's/ anesthetists fee / charges, Blood, Operation and Surgery charges.

The policy would not pay any bills/expenses incurred prior to admission or after the discharge from hospital. The Policy will not cover treatments taken under the Ayurveda / Homeo / Naturopathy or any other systems of medicines other than Allopathic. For Section II, 24 hours hospitalisation is compulsory, other than in cases such as fracture, bites/attacks by snake/ rabid dog etc. Expenses incurred for specialised diagnostic/ surgical procedures taken outside the hospital like scanning, X Ray, while being an inpatient also would be payable provided such expenses are taken at the advice of the treating doctor.

The policy would not cover any expenses incurred for abortion, complications of pregnancy whether arising out of an accident or not. The policy would not cover any treatment for illness existing at the time of accident like BP, Diabetes etc. and suicide or suicide attempts.

The cover under weekly payment section would be provided only during the period of actual hospitalisation as inpatient only. The policy would cover re-admission in the hospital only if such re-admission is warranted and directly arising out of the accident and is within 6 months from the date of accident.

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