



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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Presenting

**IndusInd
Personal Accident
360 Shield**

PROTECTION KA

ALL-ROUNDER

for you and your family!



'A Second' is all it takes for one's life to turn upside down due to an accident. From the physical damage it causes to the financial stress, the implications it can have on the victim and their family are unimaginable. We understand the need for a 360° protection and a wholesome financial support system that compensates the insured and their family at every step of this phase. That is why we bring to you **IndusInd Personal Accident 360Shield**, a policy that offers all-round protection, indemnifying the insured against not just accidental disability or death but also the after-effects that arise from an accident. From covering hospitalisation expenses to OPD, to even personal & financial liabilities like personal & educational loan to arranging for legal assistance & more, this policy ensures holistic support to the insured & their family at the time of need. What's best is that all of this is backed with the convenience of technology for faster assistance and a whole lot of heart, because we know the care you & your family deserve.

**IndusInd Personal Accident
360Shield Insurance – where
advanced solutions meet
genuine trust.**

**INDUSIND
PERSONAL
ACCIDENT**



THE 360°

ALL-ROUND PROTECTION

IndusInd Personal Accident 360Shield is a special protection cover designed to prevent you and your loved ones from not just the effects of a personal accident, but the overall impact arising as a result of the aftermath of an accident. This policy aims to provide a 360-degree protection within India & Worldwide, across all significant aspects of impact!



IT'S TIME TO KNOW YOUR COVERS!



Accidental Death (AD)

Lumpsum payment of Base Sum Insured as selected for AD.

Lumpsum payment on death resulting solely from an accident.

- **Disappearance**

Lumpsum payment of 1x for Disappearance on AD.

If the insured person remains undiscovered following a common carrier accident or an Act of God, a lumpsum compensation will be paid to the beneficiary.

- **Common Carrier**

Lumpsum payment of 2x for AD Common Carrier.

If the insured person's death occurs due to an accident while travelling, boarding, or dismounting from a common carrier, such as airplane or ship (on a valid ticket), a predetermined sum is provided to the Nominee.



Permanent Total Disablement (PTD)

Lumpsum payment of 2x Base Sum Insured as selected.

If the Insured suffers permanent injury due to an accident leading to total disability, e.g. total & irrecoverable loss of vision of both eyes, a lumpsum amount is paid as compensation.



Permanent Partial Disablement (PPD)

Lumpsum payment percentage based on Disability scale; maximum up to Base Sum Insured as selected.

A lumpsum amount is paid in case of severance or Loss of use of a part of the body resulting from an accident. For e.g. loss of entire foot; or loss of use of one ear, etc.



Repatriation of Mortal Remains and Funeral Expenses

[This is automatically attached to Accidental Death (AD)]

Lumpsum payment of 1% of Base Sum Insured, max up to ₹1,00,000.

Transportation of mortal remains of the Insured from the place of death to a cremation or burial ground or the residence of the Insured Person and expenses towards the cremation or burial of the body are covered up to specified limits.

INDIVIDUAL COVERS TO PICK & CHOOSE



Temporary Total Disablement (TTD)

Weekly pay-out option of ₹500 to ₹1 lakh; max up to 2% of Base SI Payable up to 104 weeks. Time excess of Days (Franchise option available).

A weekly allowance is payable in case the insured temporarily becomes totally incapable of performing necessary duties related to employment or occupation due to injury as a result of an accident.



Adventure Sports

Base covers: 25%/50%/100% of Base Sum Insured subject to maximum of ₹1 Crore + earned cumulative bonus. Limit for all other Benefits shall be as specified against that cover in the Policy Schedule.

Waives the exclusion of adventure sports for listed adventure sports like Bungee Jumping, Scuba Diving, or Trekking performed under the supervision of a trained professional.



Cumulative Bonus

5% of Base Sum Insured for each claim-free year, subject to maximum 50% of Base Sum Insured.

An increase in the base sum insured is provided as a reward to the policyholder in case of a claim-free year.



Assistance Services

Arrangement of (One session each)

- Financial Guidance • Legal Assistance • Educational Counselling Service (13yrs to 25yrs) • Second Opinion • Chauffer Services

We will arrange the listed services for you through our network providers.



Daily Hospital Cash

Daily amount options : ₹500, ₹1000, ₹2000, ₹3000, ₹4000, ₹5000 per day, max up to 60 days. Time Deductible: 72 hours.

A fixed daily allowance is paid to the policyholder to cover miscellaneous/day-to-day expenses in case of hospitalisation for In-patient treatment arising due to an accident.



Accidental OPD

- OPD Consultations • Diagnostic tests • Prescription Drugs • Vaccinations for animal bite • OPD Dental treatment • Minor Surgical Procedures

Network only. Amount options: ₹5000/ ₹10000/ ₹15000/ ₹20000/ ₹25000/ ₹50000/ ₹75000/ ₹1 lakh; Deductible of ₹500 on each and every claim. 20% co-pay for non-network claims.

Indemnifies listed medical expenses incurred following an accident or accidental injury, wherein the insured does not need hospitalisation.

HOSPITALISATION & RELATED COVERS



Accidental Hospitalisation*

- Inpatient Treatment • Day Care Procedure • Domestic Road Ambulance • Pre-Hospitalisation & Post Hospitalisation

• Pays ₹1 lakh to ₹5 lakhs (in multiples of 1 lakh) & up to ₹20lakhs (in multiples of ₹5lakhs).

• Road Ambulance: Sublimit of ₹25000.

• Pre & Post Hospitalisation covered up to 30 and 90 days, respectively.

Expenses incurred by the insured like day care treatment, In-patient, pre & post hospitalisation due to an accident are covered. This includes road ambulance charges, etc.



Cumulative Bonus for Accidental Hospitalisation*

10% of Accidental Hospitalisation Limit for each claim-free year, subject to maximum 100% of Accidental Hospitalisation Limit.

The insured is given a bonus in the form of an additional accidental hospitalisation limit for every claim-free year, provided the policy is renewed without a break.



Unlimited Reinstatement of Accidental Hospitalisation Limit*

Covered up to 100% of Accidental Hospitalisation Limit, unlimited times.

The accidental hospitalisation limit is restored unlimited times in the same policy year if it is exhausted due to an accidental hospitalisation claim.



Post Hospitalisation Physiotherapy

Amount options : ₹500/ ₹1000/ ₹1500/ ₹2000/ ₹3000/ ₹5000 per visit, max 15 sessions of up to 1.5 hours each; Within Accidental Hospitalisation Limit; 20% co-pay for non-network claims.

Indemnifies expenses for professional physiotherapy sessions taken immediately within 60 days of discharge following an accident-related hospitalisation, as prescribed by the attending medical practitioner.



Companion Cover

Amount options: ₹15000/ ₹25000/ ₹50000/ ₹100000.

In case the insured is hospitalised for more than 7 days outside their city of residence due to an accident, the round trip travel expense of a companion shall be covered.



Blood Transfusion Expenses

Covered up to ₹1 lakh; Within Accidental Hospitalisation Limit.

Indemnifies costs incurred towards procedure of testing, compatibility checks, and blood transfusion in case of an accident.



Transportation of Imported Medicines

Covered up to ₹20,000; Within Accidental Hospitalisation Limit.

The freight charges for importing medicines to India for the insured person's medical or surgical treatment is covered up to specified limits in case of an accident.



Domiciliary Care

• ICU at Home • Doctor's Home Visits • Nursing Care at Home

Covered up to ₹2 lakhs. Sub-limit of maximum 15 days for ICU at Home. Sub-limit of ₹50,000 for Doctor's Home Visits + Nursing Care at Home. Within Accidental Hospitalisation Limit. To be availed within 6 months of Accident. Network Only.

If the insured receives intensive medical care at home due to an accident as prescribed by a medical practitioner, the costs incurred for the same and the arrangements pertaining to it.

*Accidental Hospitalisation, Cumulative Bonus for Accidental Hospitalisation and Unlimited Reinstatement of Accidental Hospitalisation Limit shall be opted together. These covers shall not be available separately.

ENHANCED COVERS



Burns

Covered up to ₹50 lakh in multiples of ₹50 thousand; Payable as per the Percentage of Burns grid.

Lumpsum amount is paid as per the grid in case the insured sustains second- or third-degree burns due to an accident.



Broken Bones/Fracture

Options up to ₹10 lakhs in multiples of ₹50 thousand; Payable as per the defined grid.

Lumpsum amount is paid as per the grid in case the insured sustains an injury resulting to broken bones or fracture because of an accident.



Head or Spine Injury

Lumpsum benefit of up 2% of S.I, max ₹1 lakh.

In case the insured suffers from a head injury or spinal injury resulting from an accident & requires Neurosurgery, a fixed amount is provided to the insured.



Coma

1% of S.I, max ₹10000 per week. Pays Compensation for every completed week (7days) till the time Insured is in Coma state due to an accident, Payable up to max 104 weeks.

If the insured slips into a state of coma during hospitalisation due to an accident, weekly compensation is paid to the insured.



Miscarriage

Lumpsum benefit of ₹1 lakh.

A fixed amount is paid to the female insured person in case of a miscarriage resulting from an accident.



Emergency Evacuation (Air Ambulance)

S.I.< ₹25 lakhs: ₹1 lakh S.I.>= ₹25 lakhs and < 1crores: ₹5 Lakhs

S.I.>= ₹1crores: Actuals.

If the insured is in a critical condition and needs to be air lifted from the place of accident to the nearest hospital or from one hospital to another, the cost incurred towards such emergency evacuation is covered.

Note: The Cover Broken Bones/Fracture shall not be available for entry age >=65 years.

HEALTH AND WELL-BEING COVERS



Convalescence

Lumpsum benefit of S.I.< ₹25 lakhs: ₹25000, S.I.>= ₹25 lakhs and < 1crores: ₹35000, S.I.>= ₹1crores: ₹45000.

Lumpsum compensation is provided if the insured person is hospitalised for a minimum of 7 continuous and consecutive days due to Accidental Injury.



Modification of Home or Vehicle

Covered up to ₹5 lakhs.

If the insured person needs to modify their regular place of residence and/or own vehicle to enable daily activities following an accident resulting in PTD, PPD or Burns(if opted), expenses towards such modification are covered.



Rehabilitation

Network only. Covered up to ₹5 lakh. 20% co-pay for non-network claims.

In-patient rehabilitation expenses towards restoration of bodily function following a major Injury due to an accident resulting in PTD, PPD, head injury (as opted) or spine injury (as opted) or Burns (if opted), are covered. Includes physical, occupational, and/or speech therapy.



Trauma Counselling

Network only. ₹3000/ ₹5000/ ₹10000 per session (open to selection; maximum 6 sessions). 20% co-pay for non-network claims.

In case of AD, PTD, PPD or Burns (if opted), the insured is indemnified for expenses incurred towards Professional Counselling sessions for their psychological upliftment. The family member of insured is indemnified against such expenses in case of AD of the insured person.



Medical Equipment

Network only. Up to ₹2.5lakhs. 20% co-pay for non-network claims.

Expenses incurred towards purchase of listed medical equipments like wheelchairs, crutches, artificial limbs and more are covered in case of PTD and PPD.



Reconstructive Surgery

Covered up to ₹10 lakhs.

Expenses incurred towards in-patient hospitalisation for reconstructive surgery or restoring the natural functions of the body, which was affected due to PTD or PPD or Burns (if opted) or Paralysis is covered.

THE POLICY DOES NOT COVER THESE^

- o Any Pre-Existing injury or physical condition.
- o Persons serving in any branch of the Military, Navy or Air-force or any branch of Armed Forces or any paramilitary forces except during peace time.

^For more details, please refer to the Policy wording.

POLICY CANCELLATION

You may cancel this Policy by giving 15 days written notice, and in such an event, we shall refund premium for the unexpired Policy Year as per the scale detailed in Policy Wording, subject to a minimum cancellation fees of

CHECK YOUR ELIGIBILITY

Age	Entry Age: Adult - 18 years to 80 years No Exit Age Dependent children: 30 days to 25 years of age
Policy Type	Individual / Family (Non-Floater basis)
Tenure	1 year/2 years/3 years only

WAITING PERIOD

There is no Waiting Period under this Policy.

EASY STEPS TO CLAIM



As soon as a claim occurs, please intimate us on healthcare@indusindinsurance.com

OR



Contact our paid no. +91 22 4890 3009. You can also reach us at: IndusInd General Insurance, No. 1-89/3/B/40 to 42/ks/301, 3rd Floor, Krishe Block, Krishe Sapphire, Madhapur, Hyderabad 500081.

PICK & CHOOSE A PLAN OR DESIGN YOUR OWN MODULAR ONE!

Base Sum Insured (₹)

5 Lakh | 10 Lakh | 25 Lakh | 50 Lakh | 1 Crore | 2 Crores |
5 Crores | 10 Crores | 15 Crores | 20 Crores | 25 Crores

Cover Name	Plans Curated for You			
	ShieldPro	ShieldPlus	ShieldMax	ShieldPrime

BASE COVERS

Pick Your Table	Table A: AD Table B: AD + PTD Table C: AD + PTD + PPD			
1) Accidental Death (AD) includes: · Disappearance · Common Carrier	✓	✓	✓	✓
2) Permanent Total Disablement (PTD)	✓	✓	✓	✓
3) Permanent Partial Disablement (PPD)	✓	✓	✓	✓
4) Repatriation of Mortal Remains and Funeral Expenses. (This is automatically attached to Accidental Death (AD))	✓	✓	✓	✓

OPTIONAL COVERS

1) Temporary Total Disability (TTD)	✓	✓	✓	✓
2) Hospitalisation And Related Covers	✓	✓	✓	✓
3) Enhanced Covers	✓	✓	✓	✓
4) Health and Well-Being Covers	X	X	✓	✓
5) Family Shield	X	✓	X	✓
6) Travel Covers (Pack)	✓	✓	✓	✓
7) Personal Shield (Pack)	X	✓	X	✓

- The covers 1, 2 and 3 Accidental Death (AD), Permanent Total Disablement (PTD) & Permanent Partial Disablement (PPD) listed above are the base Policy benefits. It is compulsory to choose at least one of these benefits as part of the Policy. Benefit 4 Repatriation of Mortal Remains and Funeral Expenses is attached to Benefit 1 Accidental Death and shall be available to the Insured Person upon choosing 1 Accidental Death.

Travel Cover & Personal Shield are bundle covers and cannot be opted individually.

- The total liability of the Company to make payment toward claims arising from one or more of the insured events described in covers 1 Accidental Death (AD), 2 Permanent Total Disablement (PTD) and 3 Permanent Partial Disablement (PPD) is limited to the Base Sum Insured + Cumulative Bonus, except as agreed under 2 Permanent Total Disablement (PTD) where an additional 100% of the Sum Insured shall be paid under the claim.

In case claims for any one Accident fall under more than one of the following:

- Accidental Death (AD), 2 Permanent Total Disablement (PTD), 3 Permanent Partial Disablement (PPD) and 1 Temporary Total Disablement (TTD); the higher of the claims shall be payable.

The insurance coverage for the Insured Person shall cease once the Company accepts

- a claim under Section 1 Accidental Death (AD) or 2 Permanent Total Disablement (PTD) cover.

PERSONAL SHIELD (BUNDLE)



Personal Effects Cover For:

• Laptop • Mobile Phone • Tablet • Smart Watch • Camera
Covered up to ₹50000; Deductible of ₹5000 shall apply on each claim.

Indemnifies Insured against loss due to insured person's personal equipment being physically damaged or stolen immediately following, and at the location of the Insured Person's Accident.



Payment Card Protection

Covered up to ₹20,000; Only the first three fraudulent transactions are covered.

Indemnifies Insured against loss due to unauthorized transactions made with the insured person's card if it is lost because of a theft immediately following, and at the location of the Insured Person's Accident.

TRAVEL COVERS (BUNDLE)



Enhanced Overseas Travel Cover

Additional 50% of Base S.I.

In the event of an insured person's AD or PTD, while travelling outside India, an additional sum insured is granted to the Policyholder or beneficiary as specified in the policy.



Compassionate Visit

Covered up to ₹1 lakh.

Expenses of a companion's round trip ticket from India to the place of Accident up to an amount specified in the Policy Schedule is indemnified in case of AD, PTD or PPD provided that no adult travelling companion is present at the place of accident.



Trip Cancellation

Covered up to ₹25,000.

Forfeited & Non-refundable expenses towards pre- booked travel and accommodation made prior to the accident is covered in case the insured person meets with an accident whilst in India Before commencement of such trip that results to AD, PTD, PPD or Accidental Hospitalisation.



Event Cancellation

Covered up to ₹25,000.

Forfeited or non-refundable expenses towards an event which is pre-booked prior to the date of Accident in the name of the Insured Person is indemnified in case the insured person meets with an accident whilst in India that results to AD, PTD, PPD or Accidental Hospitalisation.



Extended Hotel Stay

Covered up to ₹25,000.

If the insured suffers from AD, PTD, PPD or accidental hospitalisation and cannot travel back to the city of residence in India, additional expenses incurred towards extending the accommodation booking for the Insured Person and or one travelling companion is covered.

FAMILY SHIELD

OPTIONAL COVERS



Multi Member Death or Disability **Lumpsum benefit of additional 20% of Base S.I.**

A lumpsum benefit is provided if more than one Insured Person suffers from accidental bodily injuries in the same incident which leads to AD or PTD or PPD.



Parental Care **Lumpsum benefit of 10% of Base S.I. max ₹5 lakhs.**

If the Insured Person suffers from AD, PTD or PPD due to an accident, a lumpsum amount is provided to support the dependent parents.



Educational Grant **Lumpsum benefit of 15% of S.I. max ₹7.5 lakhs.**

A lumpsum amount towards the dependent child's education is provided in case the Insured suffers from AD, PTD or PPD due to an accident.



Loan Protector

One or more of: • Home Loan • Vehicle Loan • Education Loan (self or dependent child) • Any other collateralized loan from entities as permitted under the Policy.

Base Sum Insured or Outstanding Principal Loan amount whichever is lower.

The base sum insured or outstanding principal loan amount, whichever is lower, for one or more loans taken by the insured within India, is indemnified in case of AD, PTD, or PPD (of specified severity).



EMI Protection

One or more of: • Home Loan • Vehicle Loan • Education Loan (self or dependent child) • Any other collateralized loan from entities as permitted under the Policy.

Outstanding equated monthly installments (EMI) amount or 2% of the base sum insured per month, whichever is lower. Payable for a maximum of 3 months.

In case the insured suffers from TTD or PPD (of specified severity) due to an accident, the outstanding EMIs for one or more loans is covered.



Caregiver Cover **Lumpsum benefit of 0.5% of SI per month or ₹50,000 whichever is lower, Maximum for 3 months.**

If the insured suffers from PTD or PPD in case of an accident and needs to hire a caregiver, a fixed monthly amount is paid towards such expenses.






Renewal Premium **Paid on actuals.**

Indemnifies the next one Annual Renewal Premium for entire Policy if Proposer (who is also an Insured) suffers from PTD or PPD.

Notes:

- For Cover Parental Care Limits refer to each parent (declared and premium paid for).
- For Cover Educational Grant Limits refer to each child (declared and premium paid for).

TO MAKE A SMART CHOICE, GET IN TOUCH WITH US RIGHT AWAY!

 Website	indusindinsurance.com
 Call	022-4890 3009 (Paid) 022-33834185 (Paid) – Exclusive line for Senior citizens
 WhatsApp	74004 22200

CONTACT OUR INSURANCE ADVISOR

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.indusindinsurance.com and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. IndusInd Personal Accident 360Shield, RELPAIP25035V022425. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.