

Chola Family Accident Plan : Coverage Table - Self
All figures in (Rs)

Sl. No.	Sum Insured	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 crore	1.5 crore	2 crore	2.5 crore	3 crore
	Annual Income Eligibility	50,000	75,000	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	30 Lacs
Policy Coverage														
1	Accidental Death	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Crore	1.5 Crores	2 Crores	2.5 Crores	3 Crores
2	Permanent Total Disability	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Crore	1.5 Crores	2 Crores	2.5 Crores	3 Crores
3	Permanent Partial Disability	2.5 Lacs	3.75 Lacs	5 Lacs	7.5 Lacs	10 Lacs	12.5 Lacs	25 Lacs	37.5 Lacs	50 Lacs	75 Lacs	1 Crore	1.25 Crores	1.5 Crores
4	Weekly Indemnity	5,000	5,000	5,000	5,000	5,000	5,000	7,500	7,500	7,500	7,500	10,000	10,000	10,000
5	Broken Bones	50,000	50,000	50,000	50,000	50,000	50,000	1 Lac	1 Lac	1 Lac	1 Lac	2 Lacs	2 Lacs	2 Lacs
6	Modification of Residence/Vehicle	1 Lac	1 Lac	1 Lac	1 Lac	1 Lac	1 Lac	2 Lacs	2 Lacs	2 Lacs	2 Lacs	4 Lacs	4 Lacs	4 Lacs
7	Cost of Transporting Mortal remains	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
8	Cost of Performance of Death Ceremonies	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
9	Ambulance Hiring charges	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
10	Family Transportation Benefit	5,000	5,000	5,000	10,000	10,000	10,000	15,000	15,000	15,000	20,000	20,000	20,000	20,000
11	Hospital Daily Cash - Optional Cover	500/day	500/day	500/day	500/day	500/day	500/day	1000/day	1000/day	1000/day	1000/day	1000/day	1000/day	1000/day
		Upto 30 days									Upto 45 days			
	Premium (inclusive of all taxes) - With Hospital Daily cash	1,477	1,731	1,986	2,495	3,004	3,514	6,518	9,065	11,611	17,162	22,713	27,806	32,898
	Premium (inclusive of all taxes) - Without Hospital Daily cash	1,019	1,273	1,528	2,037	2,546	3,056	5,907	8,454	11,051	16,143	21,694	26,787	31,879

Chola Accident Protection Plan : Coverage Table - Family (Self + Spouse + atmost 2 Children)
All figures in (Rs)

Sl. No.	Sum Insured	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 crore	1.5 crore	2 crore	2.5 crore	3 crore
Coverage for self is as per table overleaf. Coverage for spouse and children is listed below														
1	Accidental Death - Spouse	2.5 Lacs	3.75 Lacs	5 Lacs	7.5 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs
2	Permanent Total Disability - Spouse	2.5 Lacs	3.75 Lacs	5 Lacs	7.5 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs
3	Permanent Partial Disability - Spouse	1.25 Lacs	1.87 Lacs	2.5 Lacs	3.75 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs
4	Accidental Death - per child	50,000	75,000	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs
5	Permanent Total Disability - per child	50,000	75,000	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs
6	Permanent Partial Disability - per child	25,000	37,500	50,000	75,000	1 Lac	1.25 Lacs	2.5 Lacs	2.5 Lacs	2.5 Lacs	2.5 Lacs	2.5 Lacs	2.5 Lacs	2.5 Lacs
7	Tuition fees per child - Rs. 250 per day	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5 000	5 000	5 000	5 000	5 000
Coverage under cost of Transporting Mortal Remains, cost of performance of Death Ceremonies and ambulance hiring charges same as under Self Plan (see overleaf)														
8	Hospital Daily Cash - Optional Cover	500/day	500/day	500/day	500/day	500/day	500/day	1000/day	1000/day	1000/day	1000/day	1000/day	1000/day	1000/day
		Upto 30 days						Upto 45 days						
Premium (inclusive of all taxes) - With Hospital Daily cash		2,292	2,750	3,158	4,023	4,889	5,449	9,065	11,612	14,209	19,606	25,157	30,250	35,342
Premium (inclusive of all taxes) - Without Hospital Daily cash		1,528	1,986	2,394	3,259	4,125	4,685	8,046	10,593	13,190	18,282	23,833	28,926	34,018

See overleaf for self cover

Is the accident insurance you carry enough?

You should consider purchasing accident insurance if;

- You can't afford time away from work and may not have enough in savings to keep up with mortgage, credit card and other bills.
- Your savings are earmarked for long-term goals.
- You want coverage that's not tied to an employer.
- You are your family's sole wage earner. You don't have any other form of disability coverage.

Chola Accident Protection Plan helps you manage an accident that could occur at any point and without notice.

With simple procedures and smoother claim processes you can be sure that Chola Accident Protection Plan is the perfect way to manage any crisis that might come your way.

Why let an Accident cause a financial crisis?

- The only Accident Insurance Plan in the Indian market that offers compensation upto Rs 3 Crores* in the event of loss of life and permanent total disability.
- Other huge lumpsum compensations in the event of permanent partial disability.

Lumpsum Benefits

Superior Features

- Weekly Compensation: Compensates for loss of income due to a disability caused by accident.

- Modification of Residences/Vehicle :

In the event of permanent total disability the policy reimburses the expenses incurred for modifying residential accommodation or own vehicle.

- Broken Bones : Compensation in the event of fracture due to an accident.
- Repatriation of mortal remains from the accident site to hospital, residence or cremation ground.
- Family Transportation Benefit Covers : Expenses towards transportation of the Family Member to the location of Insured
- Cost of Cremation Ceremony to perform cremation.

Add on Cover:

- Hospital Daily Cash provides a daily allowance for hospitalisation due to an accident.

- Chola Accident Protection Plan offers the facility to extend the coverage to the spouse and two children.
- Fee for Private tuition: The policy provides compensation towards the tuition fees if the children are not being able to attend school/college due to an accident.

Family Cover

Other Features

Age Limit: Any person between 18 - 69 years can buy the policy. Children upto 25 years of age can be covered under the policy.

Geography: Chola Accident Protection compensates for injuries sustained anywhere in the world.

Claim Intimation: Dedicated 24 hours Toll Free Help Line 1800 200 5544 to register claim.

This policy does not provide benefits for any death, disability, expense or loss incurred in result of any Injury attributable directly or indirectly to the following:

Main Exclusions

- intentionally self-inflicted injury, suicide or any attempt threat while sane or insane;
- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all kings, princes, and people of whatsoever nation condition or quality,
- Participation in naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy with foreign or domestic;
- loss sustained or contracted in consequence of the Insured being under the influence of alcohol or drugs unless administered on the advice of a physician;

Please refer Policy Document for detailed coverage and exclusions.

*Please note that the maximum liability of the Company in respect of each individual shall be the Sum Insured as per the option selected and in any case shall not exceed 10 times the annual income where multiple policies are taken.