

COCOProtect – Prospectus

Suitability

- 1) This policy is designed to cover loss of life, disabilities and other named contingencies due to an accident.
- 2) This policy can be issued to an individual and/or a family on an Individual Sum Insured basis.
- 3) The policy can be obtained by Individuals in the age group of 18 to 80 years. Policy is renewable for life upon payment of premium.
- 4) Spouse, Dependent children can also be covered under the policy by the Primary Insured. The minimum entry age under this policy is 91 days for children and 18 years for spouse.
There is no maximum age restriction for the child if he / she is completely financially dependent on Parents with no source of independent income and has not established his/her own independent households.
- 5) The family includes Primary Insured, Spouse & Dependent Child(ren) only.
- 6) This policy will be issued for a period upto 3 years i.e. 1 / 2 / 3 year(s).

Sum Insured

Sum Insured ranges from minimum of ₹ 50,000 to maximum of ₹ 5 Crores.

- **Individual Policy** – Sum insured will be based on Age & Annual Income*.
- **Family Policy** – Sum insured of Primary Insured / Earning Spouse will be based on their Age & Annual Income *. Sum Insured for each member will be –

S. No	Family Member	Sum Insured Eligibility
1	Primary Insured (Earning Proposer)	As per the Annual Income* / Sum Insured opted if lower than eligibility as per annual income criteria.
2	Earning Spouse	As per the Annual Income* / Sum Insured opted if lower than eligibility as per annual income criteria.
	Non-Earning Spouse	50 % of the Primary Insured's Sum Insured (Subject to maximum of ₹5 Lakhs)
3	Dependent Child(ren)	25% of the Primary Insured's Sum Insured (Subject to maximum of ₹5 Lakhs)

* Annual Income –

Salaried Person –

- Age less than 60 Years** – Upto 15 times of Annual Income (as appearing in Form 16/ Salary or Pension Slip/ IT acknowledgement/Audited Profit & Loss Account Statement).
- Age 60 years & above** – Upto 7 times of Annual Income (as appearing in Form 16/ IT acknowledgement / Salary or Pension Slip/ Audited Profit & Loss Account Statement).

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Registered & Corporate Office: 402, 403 & 404, A&B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai - 400 099.

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IRDAI Reg No.: 155

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CIN: U66000MH2016PLC283275

GSTIN: 27AAFCD7985H124


COCOProtect – Prospectus

Web: www.dhflinsurance.com

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 **Self Employed Person** –

- Age less than 60 Years** – Upto 20 times of Annual Income (as appearing in Form 16/IT acknowledgement / Audited Profit & Loss Account Statement)
- Age 60 years & above** – Upto 7 times of Annual Income (as appearing in Form 16/ IT acknowledgement / Audited Profit & Loss Account Statement).

 **Non-Earning Person** –Policy can be obtained by non-earning person too (i.e. by housewife/ retired person/ student) provided the Proposer is Earning.

Proposer can be Husband / Wife/ Children/ Parent / Grand Parent.

Maximum Sum Insured will be –

- Housewife / Retired person – 50% of the *Earning Proposer* Sum Insured Eligibility subject to the maximum of ₹ 25 Lakhs.
- Student – 25% of the *Earning Proposer* Sum Insured Eligibility subject to the maximum of ₹ 15 Lakhs.

Note – Sum Insured for Accidental Temporary Total Disability coverage would be restricted to 1% of Sum Insured or 2,500 /- whichever is less.

Coverages

The coverages listed below will be payable subject to the terms, conditions and exclusions of this Policy and upto the Sum Insured opted. We will pay as specified under each of the coverage.

- 1) **Accidental Death** – We will pay the insured amount and applicable cumulative bonus if death occurs due to an Accident. In case, such Deaths occurs while you are a travelling in a public transport substantiated by proof of travel by way of ticket/boarding pass or any other documentary proof, we will pay 200% of the insured amount.

We will pay the Insured amount in case of disappearance i.e. if your body is not found within 365 days after the forced landing, stranding, sinking or wrecking of a conveyance in which You were travelling as a passenger or as a result of any Acts of God peril.

Once a claim has been accepted and paid under this Benefit then this Policy shall immediately and automatically cease with immediate effect in respect of that insured person.

- 2) **Accidental Permanent Total Disability** – We will pay 150% of the Sum Insured as specified below and applicable cumulative bonus if an accidental Injury leads to Permanent Total Disability within 365 days from the date of the Accident.

DHFL General Insurance Limited

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Description		Percentage of the Sum Insured payable
1	actual loss by physical separation of two hands, or	150%
	actual loss by physical separation of two entire feet, or	
	actual loss by physical separation of one entire hand and one entire foot, or	
	actual loss by physical separation of one entire hand or one entire foot and loss of sight of one eye.	
Total and irrecoverable loss of -		150%
2	Sight of both eyes, or	
	Use of two hands, or	
	Use of two feet, or	
	Use of one hand and one foot, or	
	Use of one hand or one foot and loss of sight of one eye.	
3	Hemiplegia or Paraplegia or Quadriplegia	150%

The disability related to loss of use of limbs / organs must continue for a period of 180 days and at the end of this period there is no reasonable hope of improvement.

Once a claim has been accepted and paid under this Benefit then this Policy shall immediately and automatically cease with immediate effect in respect of that insured person.

- 3) **Accidental Permanent Partial Disability** – We will pay percentage of Sum Insured as specified below and applicable cumulative bonus If you suffer an accidental Injury leading to Permanent Partial Disability within 365 days from the date of the Accident.

Description		Percentage of the Sum Insured payable
1	Actual loss by physical separation of one entire hand	50%
2	Actual loss by physical separation of one entire foot	50%
3	Loss of Toes – all	20%
4	Loss of Toes great – both phalanges	5%
5	Loss of Toes great – one phalanx	2%
6	Loss of Toes other than great – each toe	2%
7	Loss of Four fingers and thumb of one hand	50%
8	Loss of Four fingers of one hand	40%
9	Loss of Thumb – both phalanges	25%
10	Loss of Thumb – one phalanx	10%
11	Loss of Index finger – three phalanges	15%
12	Loss of Index finger – two phalanges	10%
13	Loss of Index finger – one phalanx	5%
14	Loss of Middle finger or ring finger or little finger –	10%

DHFL General Insurance Limited
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	three phalanges	
15	Loss of Middle finger or ring finger or little finger - two phalanges	7%
16	Loss of Middle finger or ring finger or little finger - one phalanx	3%
17	Loss of Metacarpals – each	3%
Total and irrecoverable loss of -		
18	Sight of one eye	50%
19	Use of a hand without physical separation	50%
20	Use of a foot without physical separation	50%
21	Speech	50%
22	Hearing - Both Ears	75%
23	Hearing - One Ear	30%
24	Sense of Taste	5%
25	Sense of smell	10%
26	Any Other permanent partial disablement	% as assessed by Independent Medical Practitioner

Conditions –

1. The disability related to loss of use of limbs / organs must continue for a period of 180 days and at the end of this period there is no reasonable hope of improvement.
2. If claim is payable for loss or loss of use of a whole member of the body, then claim with respect to the parts of that member of the body will not be considered.
3. If in one accident there are more than one form of disability, then We will add the percentages of each disability together. However, we will not pay more than 100% of the Sum Insured.
4. In case of any other permanent partial disability which is not listed in above table, we will pay upto 25% of Sum Insured as per the assessment of the competent and qualified Independent Medical practitioner.

- 4) Accidental Temporary Total Disability** - We will pay weekly benefit of 1% of Sum Insured or Rs 25,000/- whichever is less If you are not able to attend office/work for more than 7 consecutive days and not able to perform any duty pertaining to your employment or occupation arising due to an accidental injury.

Conditions –

- i. *Elimination period* of seven (7) days shall not be payable.
- ii. The temporary total disablement must be certified by a Medical Practitioner.
- iii. Disability must commence within thirty (30) days from the date of the *Accident* causing such Injury.
- iv. The compensation payable shall not exceed 100 weeks during the policy period.
- v. If the Insured Person is disabled for a part of the week, then only a proportionate part of the weekly benefit will be payable.
- vi. We will pay once at the end of the entire period of disability.

DHFL General Insurance Limited

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5) **Common Injuries** – We will pay the percentage of sum insured If you suffer any of the below listed fractures /dislocations/burns within 90 days from the date of Accident.

- i. If in one accident there are more than one injury, then We will add the percentages of each disability together. However, we will not pay more than 100% of the Sum Insured.
- ii. Non Accidental & / or pathological fracture(s) will not be payable under this benefit.

FRACTURES	
Losses	Percentage of the Sum Insured payable
Skull	
Fracture of the skull needing surgical Intervention	100%
Fracture of the skull not needing surgical Intervention	35%
Lower Jaw / Upper Jaw / Cheekbone	
Open Fracture of more than one bone	75%
Open Fracture of one bone	50%
Closed Fracture of more than one bone	25%
Closed Fracture one bone	15%
Shoulder Blade, Hand (excluding fingers and wrist)	
Open Fracture	30%
Closed Fracture	15%
Clavicle, Coccyx, Nose, Toe(s), Finger(s), Ankle, Heel	
Open Fracture of more than one bone	15%
Open Fracture of one bone	12%
Closed Fracture of more than one bone	4%
Closed Fracture one bone	2%
Elbows, Arm (including wrist but excluding Colle's fractures)	
Open Fracture of more than one bone	50%
Open Fracture of one bone	35%
Closed Fracture of more than one bone	25%
Closed Fracture one bone	15%
Colle's fracture	
Open Fracture	50%
Closed Fracture	25%
Sternum, Rib(s)	
Open Fracture	30%
Closed Fracture	15%
Vertebral Column (excluding coccyx)	
All compression fractures	100%

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All spinous, transverse process of pedicle fractures	100%
Fracture leading to permanent neurological damage	100%
All other vertebral fractures	50%
Hip or Pelvis (excluding thigh or coccyx)	
Open Fracture of more than one bone	100%
Open Fracture of one bone	50%
Closed Fracture of more than one bone	25%
Closed Fracture one bone	15%
Thigh or Lower Leg INCLUDING Heel	
Open Fracture of more than one bone	75%
Open Fracture of one bone	50%
Closed Fracture of more than one bone	25%
Closed Fracture one bone	15%
Knee cap, Foot (excluding toes or heel)	
Open Fracture	30%
Closed Fracture	15%

- **Open Fracture** means a fracture where the broken bone (s) penetrate (s) the skin.
- **Closed Fracture** means a fracture where the broken bone (s) does not penetrate the skin.

DISLOCATION	
Losses	Percentage of the Sum Insured payable
Hip (including pelvic girdle)	50 %
Knee	50 %
Wrist or elbow	25 %
Ankle OR shoulder or collarbone	25 %
Fingers OR toes or jaw	10 %

- **Dislocation** means a completely separated joint

BURNS	
<u>2nd or 3rd degree burns on</u>	Percentage of the Sum Insured payable
at least 27% of body surface	100%
at least 18% of body surface	80%
at least 9% of body surface	40%
at least 4.5% of body surface	20%

DHFL General Insurance Limited

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- **2nd Degree Burns** means burns that extends to the underlying skin layer i.e. epidermis and part of the dermis layer of skin.
 - **3rd Degree Burn** means burns that extends to all layers of the skin i.e. epidermis and dermis layer of skin.
 - **Body Surface** means area of the external surface of the body.
- 6) **Child Tuition Benefit** – In an unfortunate event of your Accidental Death or Accidental Permanent Total Disability, we will pay the lump sum amount to take care of educational expenses of your children if they are pursuing an educational course as a full-time student at any recognised educational institute at the time of such incident.
- 7) **Repatriation of Mortal Remains & Funeral Expenses –** In an unfortunate event of your Accidental Death, we will pay the lumpsum amount towards the -
- i. Transportation expenses to take the mortal remains to hospital and / or to residence or to the cremation ground.
 - ii. Expenses towards the Cremation / Funeral.
- 8) **Physiotherapy** – If you are injured in an accident and your treating doctor advises you to attend Physiotherapy sessions as a part of treatment, we will reimburse the cost of such sessions.
- 9) **Emergency Evacuation** – If you suffer serious injuries in an accident and an emergency transfer is required in an ambulance to the nearest Hospital, we will reimburse the cost of evacuation and transportation expenses.
- 10) **Trauma Counselling** – In an unfortunate event of your Accidental Death or Accidental Permanent total disability or Accidental Permanent partial disability, if treating doctor advises for counselling sessions for the psychological upliftment, changes in daily diet or nutrition intake / lifestyle changes, we will reimburse the cost of such counselling sessions for following members -
1. Spouse/Children – in case of accidental death of Primary Insured (Proposer);
 2. Primary Insured – in case of accidental permanent partial disability / accidental permanent total disability.
- 11) **Lifestyle Support** – If you succumb to accidental death or suffer accidental permanent total disability which is certified by the treating doctor, we will pay the lumpsum amount to reduce the financial hardship of your family.
- 12) **Orphan Benefit** – If the Parents who are Insured under the policy unfortunately succumb to death either in a same accident or in a separate accident during the policy period, we will pay an amount equivalent to higher of the either parents Sum Insured to dependent child.
- 13) **Daily Hospital Cash Benefit** – We will pay fixed amount for each day you are in hospital as an inpatient towards treatment of your accidental injuries to meet various expenses associated with your hospitalisation.

DHFL General Insurance Limited

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14) Skill Development – In case you succumb to Death or Permanent Total Disability due to an accident, we will reimburse the to You or your spouse for any skill development course in order to earn an independent living.

- Spouse – in case of your accidental death.
- You / Spouse – in case you suffer accidental permanent total disability.

Enrolment in such course must be after the occurrence of Accidental Death or Permanent Total Disability and should be within 6 months from the date of incident.

15) Mobility Aids Allowance – If you suffer grievous bodily injuries and you are medically advised for procurement of prosthetic device or equipment, we will reimburse the charges for procuring the prosthetic devices so that you can manage your daily activities independently.

16) Accidental Medical Expenses Reimbursement– If you suffer injuries due to an accident and incur expenses towards outpatient and / or inpatient treatment, we will reimburse you the amount incurred for taking such necessary treatment.

10% Co-payment shall be applicable on Out Patient Treatment.

17) Adventure Sports – If you engage in any of the adventure sports/ activity (in a non-professional capacity and under supervision of trained professional) and unfortunately you suffer an accidental Injury which leads to any of the following then we will pay as per the coverages & percentage of Sum Insured opted by you.

- Accidental Death
- Permanent Total Disability
- Permanent Partial Disability
- Temporary Total Disability
- Common Injuries
- Accidental Medical Expense Reimbursement

General Exclusions -

A. STANDARD EXCLUSIONS

- 1) War, civil War, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power;
- 2) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- 3) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;

B. EXCLUSIONS SPECIFIC TO THE POLICY WHICH CANNOT BE WAIVED

- 1) suicide or attempted suicide, intentionally self-inflicted Injury or Illness, acts of self-destruction whether the Insured Person is medically sane or insane;
- 2) Any psychiatric or mental disorders;
- 3) being under the influence of drugs, alcohol, or other intoxicants or hallucinogens;
- 4) participation in an actual or attempted felony, riot, crime, strike, or civil commotion;

DHFL General Insurance Limited

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- 5) External congenital anomalies or any complications or conditions arising therefrom;
- 6) Any non-medical expenses (as listed in Annexure I of the Policy Wordings).

C. EXCLUSIONS SPECIFIC TO THE POLICY, WHICH CAN BE WAIVED ON PAYMENT OF ADDITIONAL PREMIUM

- 1) participation in *Adventure Sport* (unless opted for) such as **winter sports***, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any **Professional Sports#**, any bodily contact sport or any other hazardous or potentially dangerous sport ;

(* **winter sports** mean snow skiing, Heli Skiing, Mountaineering & Ice Climbing, Auli skiing or sports held in the open air on snow or ice).

(# **professional sports** mean Athletics, Bowling, Cycling, Football, Weightlifting, Cricket or any other sport for which a person getting compensated).

- 2) operating or learning to operate any aircraft/ship, or performing duties as a member of the crew on any aircraft/ship unless otherwise expressly stated in the policy;
- 3) the Insured Person's serving in the armed forces, navy, air force or any police organisation of any country at war or at peace or service in any force of an international body or participation in any of the naval, military or air force operation during peace time unless otherwise expressly stated in the policy.
- 4) the persons working in underground mines, explosives, magazines, workers whilst involved in electrical installation with high tension supply, jockeys, circus personnel, Artistes engaged in hazardous performances, Aerial crop sprayer, Bookmaker (for gambling), Demolition contractor, Explosives users, Fisherman (seagoing), Jockey, Marine salvage, Miner and other occupations underground, nuclear installations, Off-shore oil or gas rig worker, Professional sports person, Roofing contractors and all construction and repair workers, Saw miller, Scaffolder, Scrap metal merchant, Security guard (armed), Steeplejack, Stevedore, Structural steelworker, Tower crane operator unless otherwise expressly stated in the policy.

Exclusion under Accidental Medical Expense Reimbursement

In addition to the General Exclusions listed in this Policy this coverage section shall not cover:

1. treatment of any disease, sickness or illness;
2. services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Medical practitioner;
3. elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force;
4. dental care, except as a result of Injury caused by a covered Accident to Sound Natural Teeth while this Policy is in force;

DHFL General Insurance Limited
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5. expenses which are not exclusively medical in nature as listed in “non-medical expenses list”;
6. medical expenses paid under any workers’ compensation or any other policy. Such paid amount will be deducted from the amount payable under this policy and balance amount will be payable upto the sum insured.
7. medical expenses incurred as a result of influence of usage / abuse of alcohol and/or drug, addiction or overdose;
8. maternity expenses, treatment arising from or traceable to pregnancy except miscarriage and pre-mature birth as a result of an Accident.
9. Any Ayurvedic, Homeopath or naturopathy treatments.

Free Look Period –

You have 15 days from the date of receipt of the Policy to review the terms and conditions. In case the terms of the policy are not acceptable, you have an option to cancel the policy provided you have not made any claim under the policy. Premium paid for the policy will be refunded in your account within 15 days from your request of policy cancellation. Your premium refund will be subject to deduction of stamp duty charges and proportionate risk premium. Free look provision is not applicable for renewal policies.

Continuity

You will have an option to migrate to our other individual personal accident insurance product(s), if available, subject to our underwriting guidelines. Similarly, children under the family policy when exiting on account of being not financially dependent on parents will also be given an option to migrate to our individual personal accident insurance products subject to our underwriting guidelines. You will be entitled for accrued continuity benefits, if any, as per prevailing portability guidelines issued by IRDAI.

Claim

Procedure:

Intimation & Assistance – You shall inform Us within 7 days of occurrence of an incident which might give rise to a claim. Intimate your claim by updating us your Policy Number; Name of the insured person in whose relation the claim is being lodged; Nature of Event; Date of Event.

Documents to be submitted –

- Please send the duly signed claim form and the required documents/ information as mentioned in the policy wordings within 30 days of the occurrence of the accident.
- case of Permanent Total Disability, necessary document will have to be submitted to us by Insured Person within 30 days of expiry of 180 days of continuous disability as stated in the policy.
- case of any deficiency in the documents/information submitted by you, we will send the deficiency letter within 5 days of receipt of the claim documents.
- nce the complete set of documents are received, we will settle the claim including rejection within 30 days of receipt of last necessary document/information.
- he payment will be sent in favour of the Nominee/Assignee (In Accidental Death cases).

DHFL General Insurance Limited

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Claim Settlement:

Claims shall be settled within 30 days of submission of all necessary documents / information. In case, the claim warrants an investigation, the same shall be completed within 30 days from the date you submit the last necessary document to us. In such cases, the settlement shall be within 45 days from the date of receipt of last necessary document.

In case, we fail to make payment within these timelines, we shall pay you interest at the rate of two percent (2%) above the Bank Rate or as per the applicable / extant IRDAI regulation. Such interest shall be paid from the date of receipt of last relevant and necessary document till the date of the actual payment.

Renewal Conditions –

- You may renew the policy on or before the end of the Policy Period. Renewal of policy is subject to realization of renewal premium.
- We are NOT under any obligation to send renewal notice or reminders.
- We may not renew the policy on grounds of fraud, misrepresentation, non- cooperation, moral hazard or suppression of any material fact either at the time of taking the Policy or any time during the policy period.
 - Grace Period of 30 days is available for renewing the Policy.
 - Relaxation period of 15 days is allowed in instalment cases from the due date for payment of instalment.
 - Any revision / modification in the product will be done with the approval of IRDAI and will be intimated to You at least 90 days prior to the effective date of modification or revision coming into effect.
 - We will not apply any additional loading on your policy premium at renewal based on your claim experience.
 - Sum Insured Enhancement – Sum Insured can be enhanced only at the time of renewal.
However, the quantum of increase shall be as per underwriting guidelines of the company.
 - Withdrawal of Product –
 - The product may be withdrawn subject to prior approval of IRDAI. Such information shall be communicated to you at least 3 months prior to the date when such withdrawal comes into effect.
 - In such case, you will get one-time option to renew the existing policy or migrate to modified or other suitable Individual Personal Accident Policy with us subject to Portability norms in vogue.
 - If you choose to renew the existing policy, you will be migrated to modified or other suitable Individual Personal Accident Policy at the time of next renewal.
 - However, if you do not respond to our intimation in case of such withdrawal, the Policy will be withdrawn on the renewal date.
 - If your renewal falls after 90 days of withdrawal of product you will require to migrate to modified or other suitable Individual Personal Accident Policy.

Renewal Benefit –

You will have Cumulative bonus benefit which will be applied on coverage – Accidental Death; Accidental Permanent Total Disability; Accidental Permanent Partial Disability –

- i. If no claim has been made under the above sections of the Policy and the Policy is renewed with

DHFL General Insurance Limited
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Us without any break (including grace period), then We will increase *Your* Sum Insured by 10% on renewal of the policy with us.

- ii. The total of all increases is limited to 50% of the Sum Insured.
- iii. If a cumulative bonus has been applied and a Permanent Partial Disability claim is made, then We will automatically decrease the cumulative bonus by 10% of the Sum Insured in the following Policy Year provided policy is renewed with us.

Cancellation

Cancellation by You - You may cancel this Policy any time by giving Us 15 days notice in writing. Your premium shall be refunded as per below table provided no claim has been made under this Policy.

Length of time policy is in force	Refund of Premium		
	Month	1 Year Policy	2 Year Policy
1	72%	83%	86%
2	65%	79%	84%
3	57%	75%	81%
4	49%	71%	78%
5	41%	67%	76%
6	30%	63%	73%
7	20%	59%	71%
8	12%	56%	68%
9	4%	52%	65%
10	0%	48%	63%
11	0%	44%	60%
12	0%	40%	58%
13		36%	55%
14		32%	53%
15		28%	50%
16		25%	47%
17		21%	45%
18		15%	42%
19		10%	40%
20		7%	37%
21		2%	34%
22		0%	32%
23		0%	29%
24		0%	27%
25			24%
26			22%
27			19%
28			16%
29			14%
30			10%




DHFL General Insurance Limited
(A Wholly Owned Subsidiary Of WGC)

31			7%
32			5%
33			1%
34			0%
35			0%
36			0%

Cancellation by Us - We may cancel this Policy on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material facts, non-cooperation by You or anyone acting on your behalf. Cancellations on the ground of misrepresentation, fraud, non-disclosure of material facts, will be effected after giving 15 days written notice. Such cancellations are from the date of inception of the policy or the renewal date (as the case may be) without refund of any premium.

When Cancellation is effected on the ground of non-cooperation, you will be entitled to get refund of prorata premium for the unexpired portion of the policy on the date of cancellation provided no claim has been paid or is payable under the policy.

Premium -

-  The Premium charged on the Policy will depend on the Plan, Sum Insured, tenure, Age and Occupation*. (*Occupation based grid is available in Annexure1 & Premium Chart in Annexure 2).
-  Premiums will be payable either by Single premium mode i.e. Annually or in Instalments (Half Yearly / Quarterly / Monthly). Instalment option would be offered if the premium is above ₹ 10,000/-
-  Premium rates are subject to change with prior approval from IRDAI.

Discounts -

You may avail following discounts in overall premium -

- i. Family Discount: 5% on every additional member's premium if added in the same policy. ii. Female Discount: 10% on female members (adult member) under the policy.
- iii. Long Term policy discount: 7% and 13% on selecting a 2 and 3 years policy respectively. Long term policy discount will not be applicable in case of instalment premium policies.
- iv. Online / Direct Channel Discount: 15% if you buy this Policy online or through a direct channel.
- v. DHFL GI Duniya Discount (Loyalty Discount): 5% on policy if you are an existing customer of DHFLGI.

Loadings -

Following loading percentage will apply on every member in Individual Policy & Family Policy -

S. No.	Age Bracket	Loading %
1	Less than 60 Years	NIL
2	60 - 70 Years	5%
3	Above 70 Years	10%

Requirement - Duly filled and signed proposal form & Income proof.

DHFL General Insurance Limited
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Section 41 of Insurance Act1938 (Prohibition of Rebates):

- (i) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 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 prospectus or tables of the insurers.
- (ii) Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

IRDA REGULATION NO 17: This policy is subject to regulation 17 of IRDA (Protection of Policyholder's Interests) Regulation.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.

Disclaimer - This is only a summary of the product features. The actual benefits available are as described in the policy, with its schedule and will be subject to its terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Plans

COCOProtect – Sustain	
Accidental Death	100% of SI
Accidental Death (Public Transport)	200% of SI
Child Tuition Benefit	15% of SI Or ₹ 5,00,000 whichever is less
Repatriation of Mortal Remains & Funeral Expenses	₹ 15,000
Emergency Evacuation	Road Ambulance = ₹ 10,000 per claim Air Ambulance = ₹ 2,00,000 per claim
Trauma Counselling	₹ 5,000
Lifestyle Support	15% of SI or ₹ 5,00,000 whichever is less

DHFL General Insurance Limited
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Add to your Plan by paying Additional Premium	
Orphan Benefit	100% of SI
Accidental Medical Expenses Reimbursement	15% of SI Or ₹ 2,00,000 whichever is less
Daily Hospital Cash	<ul style="list-style-type: none"> Upto ₹ 5 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day Above ₹ 5 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day
	<ul style="list-style-type: none"> Above ₹ 10 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day Above ₹ 50 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 5000 per day <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day
	<ul style="list-style-type: none"> Above ₹ 100 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 2500 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day
Skill development	10% of SI Or ₹ 2,00,000 whichever is less

COCOProtect – Care	
Accidental Permanent Total Disability	150% of SI – As per table of losses
Accidental Permanent Partial Disability	Upto 100% of SI – As per table of losses
Child Tuition Benefit	15% of SI Or ₹ 5,00,000 whichever is less
Accidental Medical Expenses Reimbursement	15% of SI Or ₹ 2,00,000 whichever is less
Emergency Evacuation	Road Ambulance = ₹ 10,000 per claim Air Ambulance = ₹ 2,00,000 per claim
Physiotherapy	₹ 10,000
Trauma Counselling	₹ 5,000
Lifestyle Support	15% of SI or ₹ 1,00,000 whichever is less

DHFL General Insurance Limited
(A Wholly Owned Subsidiary Of WGC)

Add to your Plan by paying Additional Premium		
Daily Hospital Cash	<ul style="list-style-type: none"> Upto _____ ₹ 5 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day 	<ul style="list-style-type: none"> Above ₹ 2550 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day
	<ul style="list-style-type: none"> Above ₹ <u>Lakhs</u> <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day 	<ul style="list-style-type: none"> Above ₹ 50 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 5000 per day <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day
	<ul style="list-style-type: none"> Above ₹ 1025 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 2500 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day 	
Accidental Temporary Total Disability	Per Week - 1% of the CSI or upto ₹ is less upto 100 weeks	
Skill development	10% of SI Or ₹ 2,00,000 whichever is less	
Mobility Aids Allowance	<input type="checkbox"/> ₹ 10,000 <input type="checkbox"/> ₹ 25,000 <input type="checkbox"/> ₹ 50,000 <input type="checkbox"/> ₹ 75,000 <input type="checkbox"/> ₹ 1,00,000	
Common Injuries	50% of SI or ₹ 3,00,000 whichever is	

COCOProtect - Assure	
Accidental Death	100% of SI
Accidental Death (Public Transport)	200% of SI
Accidental Permanent Total Disability	150% of SI - As per table of losses
Accidental Permanent Partial Disability	Upto 100% of SI - As per table of losses
Accidental Temporary Total Disability	Per Week - 1% of the SI or upto ₹ less upto 100 weeks.
Common Injuries	50% of SI or ₹ 3,00,000 whichever is
Child Tuition Benefit	15% of SI Or ₹ 5,00,000 whichever is less
Accidental Medical Expenses Reimbursement	15% of SI Or ₹ 2,00,000 whichever is less
Repatriation of Mortal Remains & Funeral Expenses	₹ 15,000

DHFL General Insurance Limited
(A Wholly Owned Subsidiary Of WGC)

Emergency Evacuation	Road Ambulance = ₹ 10,000 per claim Air Ambulance = ₹ 2,00,000 per claim	
Physiotherapy	₹ 10,000	
Trauma Counselling	₹ 5,000	
Lifestyle Support	15% of SI or ₹ 1,00,000 whichever is	
Add to your Plan by paying Additional Premium		
Orphan Benefit	100% of SI	
Daily Hospital Cash	<ul style="list-style-type: none"> • Upto ₹ 5 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day 	<ul style="list-style-type: none"> • Above ₹ 5 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day
	<ul style="list-style-type: none"> • Above ₹ 10 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day 	<ul style="list-style-type: none"> • Above ₹ 50 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 5000 per day <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day
	<ul style="list-style-type: none"> • Above ₹ 20 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 2500 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day 	
Skill development	10% of SI Or ₹ 2,00,000 whichever is lower	
Mobility Aids Allowance	<input type="checkbox"/> ₹ 10,000 <input type="checkbox"/> ₹ 25,000 <input type="checkbox"/> ₹ 50,000 <input type="checkbox"/> ₹ 75,000 <input type="checkbox"/> ₹ 1,00,000	
COCOProtect – Adventure		
Note: Adventure Sports Cover = 100% of SI		
Accidental Death	100% of SI	
Accidental Death (Public Transport)	200% of SI	
Accidental Permanent Total Disability	150% of SI - As per table of losses	
Accidental Permanent Partial Disability	Upto 100% of SI - As per table of losses	
Accidental Temporary Total Disability	Per Week – 1% of the SI or upto ₹ 25,000 p whichever is less upto 100 weeks	
Child Tuition Benefit	15% of SI Or ₹ 1,00,000 is less	
Common Injuries	50% of SI or ₹ 3,00,000 whichever	
Accidental Medical Expenses Reimbursement	15% of SI Or ₹ 2,00,000 whichever is less	
Repatriation of Mortal Remains & Funeral Expenses	₹ 15,000	
Emergency Evacuation	Road Ambulance = ₹ 10,000 per claim Air Ambulance = ₹ 2,00,000 per claim	

DHFL General Insurance Limited
(A Wholly Owned Subsidiary Of WGC)

Physiotherapy	₹ 10,000						
Trauma Counselling	₹ 5,000						
Lifestyle Support	15% of SI or ₹ 1,00,000 whichever						
Add to your Plan by paying Additional Premium							
Orphan Benefit	100% of SI						
Daily Hospital Cash	<ul style="list-style-type: none"> • Upto ₹ 5 Lakh • Above ₹ 5 Lakhs 						
	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day </td> <td style="width: 50%; vertical-align: top;"> Lakhs = <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day </td> </tr> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Above ₹ 5 Lakhs 10 Lakhs <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day </td> <td style="vertical-align: top;"> Above ₹ 50 Lakhs <input type="checkbox"/> ₹ 5000 per day <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day </td> </tr> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Above ₹ 10 Lakhs 25 Lakhs <input type="checkbox"/> ₹ 2500 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day </td> <td></td> </tr> </table>	<input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day	Lakhs = <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day	<ul style="list-style-type: none"> • Above ₹ 5 Lakhs 10 Lakhs <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day 	Above ₹ 50 Lakhs <input type="checkbox"/> ₹ 5000 per day <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day	<ul style="list-style-type: none"> • Above ₹ 10 Lakhs 25 Lakhs <input type="checkbox"/> ₹ 2500 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day 	
<input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day	Lakhs = <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day						
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<ul style="list-style-type: none"> • Above ₹ 10 Lakhs 25 Lakhs <input type="checkbox"/> ₹ 2500 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day 							
Skill development	10% of SI Or ₹ 2,00,000 whichever is less						
Mobility Aids Allowance	<input type="checkbox"/> ₹ 10,000 <input type="checkbox"/> ₹ 25,000 <input type="checkbox"/> ₹ 50,000 <input type="checkbox"/> ₹ 75,000 <input type="checkbox"/> ₹ 1,00,000						
COCOProtect - Heal							
Accidental Death	100% of SI						
Accidental Death (Public Transport)	200% of SI						
Common Injuries	50% of SI or ₹ 3,00,000 whichever is less						
Accidental Medical Expenses Reimbursement	15% of SI Or 2 Lakhs whichever is less						
Emergency Evacuation	Road Ambulance = ₹ 10,000 per claim Air Ambulance = ₹ 2,00,000 per claim						
Trauma Counselling	₹ 5,000						
Physiotherapy	₹ 10,000						
Add to your Plan by paying Additional Premium							
Orphan Benefit	100% of SI						
Daily Hospital Cash	<ul style="list-style-type: none"> • Upto ₹ 5 Lakhs • Above ₹ 5 Lakhs 						
	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> ₹ 1000 per day </td> <td style="width: 50%; vertical-align: top;"> Lakhs = <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day </td> </tr> </table>	<input type="checkbox"/> ₹ 1000 per day	Lakhs = <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day				
<input type="checkbox"/> ₹ 1000 per day	Lakhs = <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day						

DHFL General Insurance Limited
(A Wholly Owned Subsidiary Of WGC)

		<input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day
	<ul style="list-style-type: none"> • <u>Above ₹ 10 Lakhs</u> <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day 	<u>Above ₹ 50 Lakhs</u> <input type="checkbox"/> ₹ 5000 per day <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day
	<ul style="list-style-type: none"> • <u>Above ₹ 25 Lakhs</u> <input type="checkbox"/> ₹ 2500 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day 	
Skill development	10% of SI Or ₹ 2,00,000 whichever is less	
Mobility Aids Allowance	<input type="checkbox"/> ₹ 10,000 <input type="checkbox"/> ₹ 25,000 <input type="checkbox"/> ₹ 50,000 <input type="checkbox"/> ₹ 75,000 <input type="checkbox"/> ₹ 1,00,000	

My COCOProtect	
<u>Mandatory Cover</u> – Either Accidental Death OR Accidental Permanent Total Disability.	
Rest all covers are optional and you may opt for any or all of them.	
<input type="checkbox"/> Accidental Death Accidental Death (Public Transport)	100% of SI 200% of SI
<input type="checkbox"/> Accidental Permanent Total Disability	150% of SI - As per table of losses
<input type="checkbox"/> Accidental Permanent Partial Disability	Upto 100% of SI - As per table of losses
<input type="checkbox"/> Accidental Temporary Total Disability	Per Week - 1% of the CSI or upto ₹ 25,000 per week whichever is lower upto 100 weeks
<input type="checkbox"/> Common Injuries	50% of SI or ₹ 3,00,000 whichever is less
<input type="checkbox"/> Child Tuition Benefit	15% of SI Or ₹ 5,00,000 whichever is less
<input type="checkbox"/> Repatriation of Mortal Remains & Funeral Expenses	<input type="checkbox"/> ₹ 5,000 <input type="checkbox"/> ₹ 10,000 <input type="checkbox"/> ₹ 15,000 <input type="checkbox"/> ₹ 20,000
	<input type="checkbox"/> ₹ _____ (Specify the amount you wish to be insured upto ₹ 20,000)

DHFL General Insurance Limited
(A Wholly Owned Subsidiary Of WGC)

<input type="checkbox"/> Physiotherapy	<input type="checkbox"/> ₹ 5,000 <input type="checkbox"/> ₹ 10,000 <input type="checkbox"/> ₹ 15,000 <input type="checkbox"/> ₹ 20,000 <input type="checkbox"/> ₹ 25,000 <input type="checkbox"/> ₹ _____ (Specify the amount you wish to be insured upto ₹ 25,000)	
<input type="checkbox"/> Emergency Evacuation	<u>Road Ambulance</u> <input type="checkbox"/> ₹ 5000 per claim <input type="checkbox"/> ₹ 10,000 per claim <input type="checkbox"/> _____ (Specify the amount you wish to be insured upto ₹ 10,000) <u>Air Ambulance</u> <input type="checkbox"/> ₹ 1 Lakh per claim <input type="checkbox"/> ₹ 2 Lakhs per claim <input type="checkbox"/> ₹ 3 Lakhs per claim <input type="checkbox"/> ₹ 4 Lakhs per claim <input type="checkbox"/> ₹ 5 Lakhs per claim <input type="checkbox"/> ₹ _____ (Specify the amount you wish to be insured upto ₹ 5,00,000)	
<input type="checkbox"/> Trauma Counselling	<input type="checkbox"/> ₹ 5,000 <input type="checkbox"/> ₹ 10,000	
<input type="checkbox"/> Lifestyle Support	15% of SI or ₹ 1,00,000 whichever	
<input type="checkbox"/> Orphan Benefit	100% of SI	
<input type="checkbox"/> Daily Hospital Cash	<ul style="list-style-type: none"> • Upto ₹ 5 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day <input type="checkbox"/> ₹ _____ (Specify the amount you wish to be insured upto ₹ 1,000) 	<ul style="list-style-type: none"> • Above ₹ 5 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ _____ (Specify the amount you wish to be insured upto ₹ 4,000)
	<ul style="list-style-type: none"> • Above ₹ 10 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day <input type="checkbox"/> ₹ _____ (Specify the amount you wish to be insured upto ₹ 1,500) 	<ul style="list-style-type: none"> • Above ₹ 5 Lakhs <ul style="list-style-type: none"> <input type="checkbox"/> ₹ 5000 per day <input type="checkbox"/> ₹ 4000 per day <input type="checkbox"/> ₹ 3000 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ _____ (Specify the amount you wish to be insured upto ₹ 5,000)

DHFL General Insurance Limited
(A Wholly Owned Subsidiary Of WGC)

	<ul style="list-style-type: none"> Above ₹ 25 Lakh Lakhs <input type="checkbox"/> ₹ 2500 per day <input type="checkbox"/> ₹ 2000 per day <input type="checkbox"/> ₹ 1500 per day <input type="checkbox"/> ₹ 1000 per day <input type="checkbox"/> ₹ 500 per day <input type="checkbox"/> ₹ _____ (Specify the amount you wish to be insured upto ₹ 2,500) 	
<input type="checkbox"/> Skill development	10% of SI Or ₹ 2,00,000 whichever is less	
<input type="checkbox"/> Mobility Aids Allowance	<input type="checkbox"/> ₹ 10,000 <input type="checkbox"/> ₹ 25,000 <input type="checkbox"/> ₹ 50,000 <input type="checkbox"/> ₹ 75,000 <input type="checkbox"/> ₹ 1,00,000 <input type="checkbox"/> ₹ _____ (Specify the amount you wish to be insured upto ₹,00,000)	
<input type="checkbox"/> Accidental Medical Expenses Reimbursement	15% of SI Or ₹ 2,00,000 whichever is less	
<input type="checkbox"/> Adventure Sports	<input type="checkbox"/> 25% <input type="checkbox"/> 50% <input type="checkbox"/> 75% <input type="checkbox"/> 100% of SI as opted for (AD/PTD/PPD/TTD/CI/MR) above. <input type="checkbox"/> _____% (Specify the % you wish to be insured upto 100% of SI)	

Note – Monetary value in the above plans may change in future depending on the need & demand of the customer.

Annexure – 1 Occupation Loading Grid

Risk Class	Occupations
I	<ul style="list-style-type: none"> Accountants, Doctors, Lawyers, Architects, Consulting Engineers, Teachers, Bankers, and Persons engaged in administrative functions. Small business owners wherein the business is not dealing in hazardous goods or not involving manual labour.
II	<ul style="list-style-type: none"> Builders, Contractors and Engineers engaged in superintending functions only. Veterinary Doctors, paid drivers of motor cars and light motor vehicles and persons not engaged in manual labour.

DHFL General Insurance Limited
(A Wholly Owned Subsidiary Of WGC)

	<ul style="list-style-type: none"> All persons engaged in manual labour (Except those falling under Group III) Cash carrying Employees, Garage and Motor mechanics, Machine Operators, Drivers of trucks or lorries and other heavy vehicles, Professional Athletics and Sportsmen, Woodworking Machinists.
III	<ul style="list-style-type: none"> Persons working in underground mines, explosives, magazines, workers involved in electrical installation with high tension supply, demolition workers, Jockeys. Circus personnel, Persons engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hand gliding, river rafting, polo. Persons working in Police force, armed forces, nuclear power stations, persons not sound in mind and mentally retarded persons, visually challenged persons, persons working as Air Pilot & Crew and Ship Pilot & Crew. the persons working in underground mines, explosives, magazines, workers whilst involved in electrical installation with high tension supply, jockeys, circus personnel, Artistes engaged in hazardous performances, Aerial crop sprayer, Bookmaker (for gambling), Demolition contractor, Explosives users, Fisherman (seagoing), Jockey, Marine salvage, Miner and other occupations underground, nuclear installations, Off-shore oil or gas rig worker, Professional sports person, Roofing contractors and all construction and repair workers, Saw miller, Scaffolder, Scrap metal merchant, Security guard (armed), Steeplejack, Stevedore, Structural steelworker, Tower crane operator unless otherwise expressly stated in the policy.

Note: The above classification is illustrative and not exhaustive. The company underwriters shall assess riskiness of other occupations and accordingly classify/reclassify.

Annexure – 2 Premium Chart (Exclusive of GST)

OFFICE RATES	Ages less than 60 years			Between Ages 60-70			Between Ages 71-80		
	Class I	Class II	Class III	Class I	Class II	Class III	Class I	Class II	Class III
Covers									
Accidental Death (100%)	0.37	0.54	0.84	0.39	0.57	0.88	0.41	0.59	0.92
Accidental Death (200%)	0.43	0.62	0.98	0.45	0.65	1.03	0.47	0.68	1.08
Accidental Permanent Total Disability (100%)	0.11	0.13	0.19	0.12	0.14	0.2	0.12	0.14	0.21
Accidental Permanent Total Disability (150%)	0.17	0.22	0.3	0.18	0.23	0.32	0.19	0.24	0.33
Accidental Permanent Partial Disability	0.24	0.3	0.43	0.25	0.32	0.45	0.26	0.33	0.47
Accidental Temporary Total Disability	0.51	0.71	1.4	0.54	0.75	1.47	0.56	0.78	1.54
Common Injuries	3.24	4.4	7.67	3.4	4.62	8.05	3.56	4.84	8.44

DHFL General Insurance Limited
(A Wholly Owned Subsidiary Of WGC)

Child Tuition Benefit									UCT
- Accidental Death (AD)	0.37	0.54	0.84	0.39	0.57	0.88	0.41	0.59	0.92
- Accidental Permanent Total Disability (PTD)	0.11	0.13	0.19	0.12	0.14	0.2	0.12	0.14	0.21
Repatriation of Mortal Remains & Funeral	0.37	0.54	0.84	0.39	0.57	0.88	0.41	0.59	0.92
Physiotherapy	4.62	6.29	10.95	4.85	6.6	11.5	5.08	6.92	12.05
Emergency Evacuation									
1. Road Ambulance	3.4	4.67	8	3.57	4.9	8.4	3.74	5.14	8.8
2. Air Ambulance	0.04	0.06	0.1	0.04	0.06	0.1	0.04	0.07	0.11
Trauma Counselling	0.43	0.57	0.86	0.45	0.6	0.9	0.47	0.63	0.95
Lifestyle Support									
- Accidental Death (AD)	0.37	0.54	0.84	0.39	0.57	0.88	0.41	0.59	0.92
- Accidental Permanent Total Disability (PTD)	0.11	0.13	0.19	0.12	0.14	0.2	0.12	0.14	0.21
Orphan Benefit	0.06	0.08	0.13	0.06	0.08	0.14	0.07	0.09	0.14
Daily Hospital Cash	27.62	37.97	64.98	29	39.87	68.23	30.38	41.77	71.48
Skill Development									
- Accidental Death (AD)	0.32	0.46	0.71	0.34	0.48	0.75	0.35	0.51	0.78
- Accidental Permanent Total Disability (PTD)	0.1	0.11	0.16	0.11	0.12	0.17	0.11	0.12	0.18
Mobility Aids Allowance	2.32	3.14	5.48	2.44	3.3	5.75	2.55	3.45	6.03
Accidental Medical Expenses Reimbursement	3.06	4.21	7.21	3.21	4.42	7.57	3.37	4.63	7.93
Adventure Sports									
- Accidental Death (AD)	1.29	1.86	2.95	1.35	1.95	3.1	1.42	2.05	3.25
- Accidental Permanent Total Disability (PTD)	0.52	0.67	0.9	0.55	0.7	0.95	0.57	0.74	0.99
- Accidental Permanent Partial Disability (PPD)	0.71	0.9	1.29	0.75	0.95	1.35	0.78	0.99	1.42
- Accidental Temporary Total Disability (TTD)	1.52	2.14	4.19	1.6	2.25	4.4	1.67	2.35	4.61
- Common Injuries	9.71	13.19	23	10.2	13.85	24.15	10.68	14.51	25.3
- Accidental Medical Expenses Reimbursement	9.19	12.62	21.62	9.65	13.25	22.7	10.11	13.88	23.78

(Inclusive of GST)

OFFICE RATES	Ages less than 60 years			Between Ages 60-70			Between Ages 71-80		
Covers	Class I	Class II	Class	Class I	Class II	Class	Class I	Class II	Class III
Accidental Death (100%)	0.44	0.64	0.99	0.46	0.67	1.04	0.48	0.70	1.09
Accidental Death (200%)	0.51	0.73	1.16	0.53	0.77	1.22	0.55	0.80	1.27
Accidental Permanent Total Disability (100%)	0.13	0.15	0.22	0.14	0.17	0.24	0.14	0.17	0.25
Accidental Permanent Total Disability (150%)	0.20	0.26	0.35	0.21	0.27	0.38	0.22	0.28	0.39
Accidental Permanent Partial Disability	0.28	0.35	0.51	0.30	0.38	0.53	0.31	0.39	0.55
Accidental Temporary Total Disability	0.60	0.84	1.65	0.64	0.89	1.73	0.66	0.92	1.82
Common Injuries	3.82	5.19	9.05	4.01	5.45	9.50	4.20	5.71	9.96

DHFL General Insurance Limited

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Child Tuition Benefit									
- Accidental Death (AD)	0.44	0.64	0.99	0.46	0.67	1.04	0.48	0.70	1.09
- Accidental Permanent Total Disability (PTD)	0.13	0.15	0.22	0.14	0.17	0.24	0.14	0.17	0.25
Repatriation of Mortal Remains & Funeral	0.44	0.64	0.99	0.46	0.67	1.04	0.48	0.70	1.09
Physiotherapy	5.45	7.42	12.92	5.72	7.79	13.57	5.99	8.17	14.22
Emergency Evacuation									
1. Road Ambulance	4.01	5.51	9.44	4.21	5.78	9.91	4.41	6.07	10.38
2. Air Ambulance	0.05	0.07	0.12	0.05	0.07	0.12	0.05	0.08	0.13
Trauma Counselling	0.51	0.67	1.01	0.53	0.71	1.06	0.55	0.74	1.12
Lifestyle Support									
- Accidental Death (AD)	0.44	0.64	0.99	0.46	0.67	1.04	0.48	0.70	1.09
- Accidental Permanent Total Disability (PTD)	0.13	0.15	0.22	0.14	0.17	0.24	0.14	0.17	0.25
Orphan Benefit	0.07	0.09	0.15	0.07	0.09	0.17	0.08	0.11	0.17
Daily Hospital Cash	32.59	44.80	76.68	34.22	47.05	80.51	35.85	49.29	84.35
Skill Development									
- Accidental Death (AD)	0.38	0.54	0.84	0.40	0.57	0.89	0.41	0.60	0.92
- Accidental Permanent Total Disability (PTD)	0.12	0.13	0.19	0.13	0.14	0.20	0.13	0.14	0.21
Mobility Aids Allowance	2.74	3.71	6.47	2.88	3.89	6.79	3.01	4.07	7.12
Accidental Medical Expenses Reimbursement	3.61	4.97	8.51	3.79	5.22	8.93	3.98	5.46	9.36
Adventure Sports									
- Accidental Death (AD)	1.52	2.19	3.48	1.59	2.30	3.66	1.68	2.42	3.84
- Accidental Permanent Total Disability (PTD)	0.61	0.79	1.06	0.65	0.83	1.12	0.67	0.87	1.17
- Accidental Permanent Partial Disability (PPD)	0.84	1.06	1.52	0.89	1.12	1.59	0.92	1.17	1.68
- Accidental Temporary Total Disability (TTD)	1.79	2.53	4.94	1.89	2.66	5.19	1.97	2.77	5.44
- Common Injuries	11.46	15.56	27.14	12.04	16.34	28.50	12.60	17.12	29.85
- Accidental Medical Expenses Reimbursement	10.84	14.89	25.51	11.39	15.64	26.79	11.93	16.38	28.06

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