

Saral Suraksha Bima, Magma GIL

Customer Information Sheet/Know Your Policy

This document provides key information about your policy. You are advised to go through your policy document and policy schedule.

Sr No	Title	Description (Please refer to the Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/ Policy	Saral Suraksha Bima, Magma GIL	
2	Policy Number	XXXX	
3	Type of Insurance Product/Policy	<input checked="" type="checkbox"/> Both Indemnity and Benefit	
4	Sum Insured (Basis) (Along with the amount)	<input checked="" type="checkbox"/> Individual Sum Insured- Where each member has a separate sum insured under the policy)	
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	Benefit in respect of:	
		Basic Cover - covers against Accidental Death, Permanent Total Disablement & Permanent Partial Disablement For accidents resulting in Death or Permanent Total disablement, we will provide compensation equivalent to the full Capital Sum Insured. For Permanent Partial Disablement the compensation will depend on the nature of injury and corresponding percentage of Capital Sum Insured as detailed in the 'Table of Benefit' under the Policy document.	4.1
		Optional Covers	
		Temporary Total Disablement: covers temporary disablement due to accidental injury that lasts for more than 4 consecutive weeks and does not exceed more than 100 weeks maximum up to 0.2% of Base Sum Insured per week	4.2.a)
		Hospitalization Expenses due to Accident: covers medical expenses due to hospitalization up to XXXX	4.2.b)
	Education Grant: Following an admissible claim of the insured person under the policy towards Death or Permanent Total Disability of the insured person, this cover pays a one-time educational grant of XXX per child provided that the child is pursuing an educational course and is less than 25 years old.	4.2.c)	
6	Standard Exclusions (What the policy does	1. Any claim for death or disablement (whether of a permanent nature or of a temporary nature),	6

	<p>not cover)</p>	<p>hospitalisation of the insured person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.</p> <p>2. Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person</p> <p>a. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide;</p> <p>b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.</p> <p>c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world. [Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine;]</p> <p>d. arising or resulting from the Insured Person committing any breach of law with criminal intent.</p> <p>3. Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.</p> <p>4. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:</p>	
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		<p>A. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.</p> <p>B. Nuclear weapons material</p> <p>C. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <p>D. Nuclear, chemical and biological terrorism</p> <p>5. Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.</p>	
	Specific Exclusions	<p>Exclusions specific to section 4.2(b) "Hospitalisation Expenses due to Accident"</p> <p>i. Investigation & Evaluation (Code- Excl04)</p> <p>a) Expenses related to any admission primarily for diagnostics and evaluation purposes.</p> <p>b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.</p> <p>ii. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)</p> <p>iii. Expenses incurred for treatment of accidental injuries which does not warrant hospitalization.</p> <p>iv. Any expenses incurred on Domiciliary Hospitalization and OPD treatment.</p> <p>v. Treatment taken outside the geographical limits of India.</p> <p>vi. All expenses listed in Annexure-B (List I) of the Policy.</p>	6.1
7	Claims/ Claims Procedures	<p>Upon happening of any accident and/or injury which may give rise to a claim under this policy</p> <ul style="list-style-type: none"> You need to give us a notice to our call centre 	7

		<p>immediately and also intimate in writing to our policy issuing office within 30 days of the occurrence.</p> <ul style="list-style-type: none"> • The claim form is available on our website www.magmainurance.com for ready reference. The same may be also obtained from any of our offices on request. • Toll Free No- 1800 266 3202 • If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital. • On receipt of intimation from you regarding a claim under the policy, we are entitled to carry out examination and ascertain details and in the event of death get the postmortem examination done in respect of deceased person. • Claim will be settled latest within one month from the date of submission of all the relevant documents/ information/ clarification by the Insured 	
8	Policy Servicing	<p>Call us at: 1800 266 3202</p> <p>Address: Any of Our branch offices or corporate office during business hours. List of branch offices can be found at www.magmainurance.com</p>	
9	Grievances/Complaints	<p>Company Officials: In case the Insured Person is aggrieved in any way, the Insured Person may contact Us at:</p> <p>Email: Gro@magmainurance.com Call us at: 1800 266 3202</p> <p>IRDAI (IGMS/Call Centre):</p> <p>Toll Free Number: 155255 (or) 1800 4254 732 Timings: 8 AM to 8 PM -- (Monday to Saturday)</p>	10



Place:

Date:

(Signature of the Policyholder)

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

