

Dear All,

Greetings!!

We are pleased to inform you that organization has tied up with ICICI Lombard General Insurance for Group Personal Accidental Insurance Policy.

**You will be covered under Group Personal Accidental Insurance Policy Number: 4005/246232028/00/000**

Maximum Sum Insured Amount is: 10,00,000 (Ten Lac Rupees)

Please reach out to us for any queries.

Thanks,

HR Team

[hrops@tehblissdigital.com](mailto:hrops@tehblissdigital.com)

#### **Scope of Cover**

The insurance policy compensates the insured in case of accidental death, loss of limbs and eyes, permanent total disablement, and permanent partial disablement

#### **Policy Conditions:**

- The Policy is on a Named basis
- B = (A) + Loss of Two Limbs, Two eyes or one limb and one eye -100%, Loss of One Limb or One Eye - 50%, Permanent Total Disablement (PTD) from injuries other than those named above -100%
- C = (A) + (B) + Permanent Partial Disablement (PPD)
- D1= (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S.I. Or Rs. 5000/-per week or actual salary whichever is less
- Medical Extension is not covered.
- Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological, and/or Chemical means is excluded from the
- Any endorsements will be from the date of addition and not from the inception of the policy

#### **Policy Exclusion:**

- Death or disablement resulting from Pregnancy or childbirth
- Suicide, attempt to Suicide or intentionally self-inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression. Underground mining & contractor specializing in tunnelling
- Participation in any kind of motor speed contest.
- Committing any breach of law of land with criminal intent.
- Perils of the sea are excluded from the scope of the policy
- While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft.
- Radioactivity, Nuclear risks, ionizing radiation
- Professional sports team in respect of specific benefit for inability to perform
- Drivers are excluded from the policy
- Being under influence of drugs, alcohol, or other intoxication or hallucinogens
- Participation in an actual or attempted felony, riot, civil commotion, crime misdemeanour
- Naval, military, or air force personnel

Risk Category III people are outside the scope of the policy- Persons working in mines, explosives, Electrical installations on high tension lines, Racing, Circus People, skiing, mountaineering, big game hunting, ballooning, hang gliding, river rafting, winter sports, skiing, ice hockey, polo & such other persons engaged in the occupation of similar hazard