

Accident Guard Plus

Accidents, mishaps, and other adverse situations bring dire consequences. They can leave a dent on your life both emotionally and financially, if you are not prepared for it. To protect you and your Family's future from such Accidental adversities we present to you **Accident Guard Plus**.

Eligibility Criteria

Age	18 To 70 Years (Dependent Children Between 6 Months And 23 Years)
Policy Tenure	1/2/3 years
Renewal	Life Long Renewal
Escalation	10% escalation benefit is applicable on every continuous renewal maximum up to 50% and no claim has been made under Accidental Death, Permanent Total Disability and Permanent Partial Disability
Benefits	Policy is for Individual and Family (spouse and Economically dependent children)
SI Options	5 lakhs to 5 Cr



Key Features

Loan Shield  We will pay the outstanding loan amount in case of accidental death of the primary insured up to 25% of the sum insured or actual loan amount whichever is lesser.	Coma Benefit  If an insured person sustains bodily injury which directly and independently of all other causes results him being in a Comatose State during the policy period then we will pay 10% of the Accidental Death Sum Insured upto ₹5 lakhs whichever is lesser.	Air Ambulance  Covers Utilization of Air Ambulance service for transporting insured person to hospital in case of an Accident Up to ₹5 lakhs per year or actual whichever is lower per Insured.
Cost of Crutches/ Wheel chair  Covers the cost of crutches/ wheel chair necessitated due the disability caused by the Permanent Total Disability or Permanent Partial Disability up to ₹1 lakh or 10% of the accidental death benefit Sum Insured or actuals whichever is lesser.	Cost of Artificial Limbs  Covers the cost of artificial limbs necessitated due the disability caused by the Permanent Total Disability or Permanent Partial Disability up to 10% of the accidental death benefit Sum Insured or ₹1 lakh or actuals whichever is lesser.	Child Tuition Benefit  In case of Accidental Death of an Insured we will in addition pay a fixed sum towards child tuition expenses for each child who has not reached the age of 23 years and is enrolled as a full time student in an educational institution.

Benefits	Protect	Elite	Premier	Coverage
Accidental Death	Yes	Yes	Yes	100 % of Sum Insured
Permanent Total Disability	Yes	Yes	Yes	100 % of Sum Insured
Permanent Partial Disability	Yes	Yes	Yes	As per % specified in policy schedule.
Accidental Hospitalization Expenses	Yes	Yes	Yes	10% of Accidental Death sum insured or ₹5 Lakhs or actual whichever is lesser.
Temporary Total Disability	Optional	Yes	Yes	1% of Accidental Death sum insured or ₹50,000 whichever is lesser, maximum 104 weeks.
Ambulance Cost	-	Yes	Yes	₹25000 or actual whichever is lesser.
Accidental Dismemberment	-	Yes	Yes	An additional 25% of the amount payable under Permanent Partial Disability restricted up to Sum Insured.
Hospital Daily Cash	-	-	Yes	0.5% Accidental Death sum insured or ₹5000 whichever is lesser per day, max 60 days
Air Ambulance	-	-	Yes	₹5 Lakhs or actual whichever is lesser.
Crutches/Wheel Chair	-	-	Yes	10% of Accidental Death sum insured or ₹1 Lakh whichever is lesser.
Cost of Artificial Limbs	-	-	Yes	10% of Accidental Death sum insured or ₹1 Lakh whichever is lesser.
Fractures & Burns	-	-	Yes	Sum Insured applicable for this coverage is ₹10 Lakhs
Coma Benefit	-	-	Yes	10% of Accidental Death sum insured or ₹5 Lakhs whichever is lesser.
Funeral/Repatriation of Remains	-	-	Yes	1% of sum insured or ₹25000 whichever is lower
Child Tuition Benefit	-	Optional	Optional	Actual tuition fees or 10% of sum insured or ₹1 Lakh whichever is lesser
Loan Shield	-	Optional	Optional	25% of Accidental Death sum insured or outstanding loan amount whichever is lesser.

[Click here to know the Premium](#)