



Group Personal Accident Coverage That Counts

Your employees are a vital asset to your business. Showing your commitment to their well-being means supporting them and their families in times of need. Group Personal Accident (GPA) Policy offers comprehensive coverage, ensuring protection against accidental injury, death, or disability for employees throughout their tenure.

Key Benefits of a Group Personal Accident Policy

This policy is designed to provide comprehensive financial protection for individuals covered under the plan in case of accidents.



Accidental Death: In the event of a fatal accident, the insured sum mentioned in the policy will be paid to the nominee.



Permanent Total Disablement: If an accident leads to permanent total disability, a specified percentage of the insured sum will be paid based on the severity of the disability as outlined in the policy.



Permanent Partial Disablement: If an accident results in permanent partial disability, the insured person will receive a percentage of the insured sum, determined by the type of disability listed in the policy.



Temporary Total Disablement: A fixed weekly benefit (as stated in the policy) will be provided if the insured person is confined at home due to an accident.



Medical Expense Coverage: Hospitalization costs arising from an accident leading to death or disability will be reimbursed as per policy terms.



Policy Tenure

One year

Eligibility

- The insurance is available to persons between the age of 18 years and 70 years at the Policy Start Date.
- Coverage ceases for dependent children on attaining an age of 25 years.

Key Benefits of a Group Personal Accident Policy



Accidental death

If the insured person dies due to an accident during the policy period, the company will pay the sum insured as stated in the policy. The death must occur within 12 months of the accident.

If any benefits have already been paid for disabilities (such as dismemberment, paralysis, or total/partial disability) from the same accident, those amounts will be deducted from the payout. Once a claim is paid under this benefit, the policy will no longer cover that insured person.

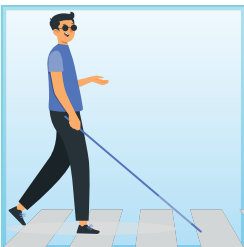


Accidental dismemberment and paralysis

- If an insured person suffers a specified loss (as per insurer guidelines) due to an accident during the policy period, the company will pay a percentage of the sum insured. The loss must occur within 12 months of the

accident.

- If any benefits have already been paid for permanent total disability, permanent partial disability, or temporary total disability from the same accident, those amounts will be deducted from the payout.
- If multiple losses occur from the same accident, only the highest applicable payout will be made. If 100% of the sum insured is paid, this coverage will automatically end for that insured person.



Permanent total disability

If an insured person suffers a Permanent Total Disability due to an accident during the policy period, the company will pay the sum insured as stated in the policy.

- The disability must occur within **12 months** of the accident.

- It must be **total, continuous, and permanent for 12 consecutive months** before the payout is made.
- Any amounts already paid for **Accidental Dismemberment, Paralysis, Permanent Partial Disability**, or Temporary Total Disability will be deducted from the payout.
- Once 100% of the sum insured is paid, this coverage will automatically end for that insured person.



Permanent partial disability

If an insured person sustains a Permanent Partial Disability due to an accident during the policy period, the company will pay a percentage of the sum insured as specified in the policy schedule. The disability must be total, continuous, and permanent, occurring within 12 months of the

accident, in accordance with the insurer's guidelines.

- If multiple disabilities result from the same accident, their percentages will be combined, but the total payout will not exceed 100% of the sum insured.
- Any amounts already paid for Accidental Dismemberment, Paralysis, Permanent Total Disability, or Temporary Total Disability will be deducted from the payout.
- Once 100% of the sum insured is paid, this coverage will automatically end for that insured person.



Temporary total disability

If an insured person suffers a Temporary Total Disability due to an accident during the policy period, the company will pay a weekly benefit as stated in the policy schedule.

Conditions:

- The disability must begin within the number of days specified in the policy after the accident.
- The benefit will be paid for a maximum number of weeks, as stated in the policy schedule.

Any amount paid under this coverage will be deducted from payments made for Accidental Dismemberment, Paralysis, Permanent Total Disability, or Permanent Partial Disability if applicable under the policy.



Accidental medical expenses

The company will reimburse medical expenses up to the sum insured stated in the policy schedule if the insured person suffers an injury due to an accident during the policy period. This includes outpatient and/or inpatient expenses, subject to any applicable sub-limits and policy terms.

The total payout under this coverage will not exceed the sum insured.

Covered expenses include:

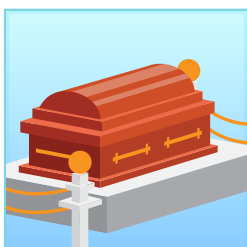
- Room rent, boarding, and nursing
- Intensive Care Unit (ICU) charges
- Consultation fees
- Anesthesia, blood transfusion, oxygen, operation theatre charges, and surgical appliances
- Medicines, drugs, and consumables
- Diagnostic procedures
- The Cost of prosthetics and other devices or equipment if implanted internally during a Surgical Procedure.



Terrorism

The Terrorism Benefit provides financial coverage if the insured person suffers an injury or death due to an act of terrorism. This includes compensation for accidental death, permanent disability, or medical expenses resulting from a terrorist attack.

However, the benefit is only applicable if explicitly included in the policy and does not cover injuries caused by nuclear, biological, or chemical terrorism.



Repatriation of remains

The company will reimburse up to the Sum Insured for transporting the insured person's mortal remains from the place of death to their residence if a valid accidental death claim (B1) is made under the policy.

Covered expenses include:

- Embalming
- Coffin
- Transportation



Disappearance

The company will pay the Sum Insured if the insured person's body is not found within six months after a forced landing, stranding, sinking, or wrecking of a conveyance they were traveling in, or due to an Act of God. In such cases, the insured person

will be presumed to have lost their life under the policy.



Adventure sports

The company will pay the sum insured for Accidental Death, Permanent Total Disability, Accidental Dismemberment & Paralysis, or Permanent Partial Disability if the insured person is injured while participating in adventure sports under the supervision of trained professionals.

Conditions:

- Coverage applies only to non-professional activities done for leisure.
- The sum insured is payable only once under the policy.



Education

If a valid claim is paid under Accidental Death, Accidental Dismemberment & Paralysis, or Permanent Total Disability (for losses listed as 1 to 8 in Table A), the company will reimburse education fees for the insured person's eligible child(ren), up to the sum insured

stated in the policy.

Conditions:

- The child must be a full-time student at an institution at the time of the claim.
- If the child is a minor, the benefit will be paid to a joint account of the legal guardian and the child.
- The benefit is payable for a maximum of four consecutive years or until the child turns 25, whichever comes first.

Additional GPA Benefits Offered by Select Insurance Companies

Loan Shield	Air Ambulance	Common Disaster Benefit	Public Carrier Benefit	Trauma Counselling
Lump Sum Benefit on Diagnosis of HIV Infection	Medical Insurance Premium Benefit	Facial Scarring and Dental Reconstruction	Chauffer/ Rental Car Benefit	Loss of Activities of Daily Living
Loss of Job	Accidental Miscarriage	Evacuation Benefit		

Common Exclusions of the Policy

- **Adventure Sports & Hazardous Activities:** Participation in professional or adventure sports without expert supervision, including racing, winter sports, scuba diving beyond 50 meters, mountain climbing, windsurfing, rafting, and more
- **Terrorism:** Losses resulting from acts of terrorism unless explicitly covered under the policy
- **Pre-Existing Conditions:** Any claim arising from pre-existing diseases and related complications
- **Self-Inflicted Harm:** Suicide, attempted suicide, or self-inflicted injuries (except in self-defense or to save a life)
- **Substance Influence:** Accidents occurring under the influence of alcohol, drugs, or other intoxicants (unless the insured was not directly responsible)
- **Criminal Activities & War:** Participation in crimes, riots, civil commotion, felony, or war-related activities, including nuclear radiation and biological/chemical weapons
- **Aircraft Operation:** Operating, learning to operate, or performing duties as a crew member in an aircraft
- **Pregnancy & Childbirth:** Any loss or expenses related to pregnancy, childbirth, infertility treatments, or birth control procedures
- **Non-Medical Expenses:** Costs related to cosmetic/plastic surgery (unless due to an accident), dental care (except due to an accident), eyeglasses, hearing aids, organ transplants deemed experimental, and routine health checkups
- **Illegal Activities:** Any loss resulting from an insured person's intentional participation in illegal acts
- **Osteoporosis & Bone Disease:** Losses due to osteoporosis or fractures caused by pre-existing bone disease
- **Hospitalization Not Medically Necessary:** Confinement in a hospital when it is not required for medical reasons
- **Mosquito-Borne Diseases:** Any disease resulting from mosquito bites.

For more details on the Group Accidental Policy, contact your Relationship Manager today

This information is for reference only. Actual policy benefits may vary depending on the terms and conditions set by the respective insurance company.

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