

**Add-on-Covers on Accidental Insurance**

1. Daughter's Marriage Support Cover – (18-25 Years) upto Rs. 10 Lakhs

This benefit is extended to maximum two Girl Child whose age is between 18-25 years at the time of death of the insured person. An amount up to 20% of PAI sum insured subject to maximum of ₹ 10,00,000/- is payable (₹ 5,00,000/- each). In case of only one Girl Child an amount of Maximum ₹ 500,000/- is payable.

2. Child Higher (Post Graduation) Education Benefit – upto Rs. 10 Lakhs

This benefit is extended to one Child (in case of male child) aged 18-25 at the time of death of the insured person, pursuing full time graduation course in a recognised college/university/Educational institute in India. An amount up to 25% of the PAI Sum Insured subject to Maximum of ₹ 8,00,000/- on lump-sum basis shall be payable as an additional benefit. In case of Girl Child an amount equal to 25% of Base PAI Cover subject to Maximum ₹ 10,00,000 shall be payable as an additional benefit.

3. Other Benefits:

- a. Golden Hour Cashless treatment is provided to the insured person for medical treatment provided immediately on shifting to nearest hospital (within one hour from the time of accident only) subject to maximum of INR 1 Lakh.
- b. Baggage Loss in case of domestic /international air / sea travel up to Rs. 1 Lakh.  
- Loss of Baggage is covered in case of domestic/international air / sea travel if the related air ticket/sea travel ticket having been purchased by debit to Salary Package Account.
- a. Hospicash facility – (In case of accident only) - Rs. 500/- per day in case of normal admission Rs. 1000/- per day above 24 Hrs, for maximum upto 15 days admitted in ICU, ICCU, Trauma Centre subject to submission of discharge card of the hospital where treatment for accident is taken. Hospicash is not admissible in case of death of the insured person in hospital.