

## Group Personal Accident

### Insurance Terms & Conditions:

1. The policies “**Group Personal Accident Insurance**”, is offered and issued by ICICI Lombard General Insurance Limited (“**Insurer**”) and distributed by Airtel Payments Bank Limited (“**Airtel Payments Bank**”) through Airtel Retailer. The Policy is valid for all ‘Active’ new SBA users of Airtel Payments Bank
2. Customers (as per guidelines issued by Reserve Bank of India), of Airtel Payments Bank, are hereafter collectively referred to as “**Group**” and individually as “**Scheme Member**”,
3. As part of the program i.e. Suraksha Subscription, Customers, subject to fulfilling eligibility criteria detailed herein below, will be eligible for a free Group Personal Accident Insurance, which Airtel Payments Bank, have designed exclusively for them. These bundles include:

#### 4. Eligibility Criteria:

- i. Coverage is up to INR 3,00,000 applicable if Customer provides Suraksha Nominee details
- ii. Scheme Member should be between 18-65 years of age
- iii. Coverage Term - 1 year i.e. 12 months from the respective date of cover commencement
- iv. Payment must be done annually to renew his/her subscription along with Insurance policies (if customer opted SI during Suraksha subscription and maintain sufficient balance in his/her Airtel payments bank savings account)

#### 5. Insurance products features/benefits:

##### ***Group Personal Accident Insurance:***

- Coverage amount provided to Nominee (s)/Beneficiary (ies) on death of Insured due to an accident
- No waiting period applicable
- Coverage amount will be for a sum insured of Rs 3 Lakh per annum

6. Suraksha Subscription holder is advised to check his details including the terms and conditions of the Suraksha Subscription as mentioned in the journey before sharing consent through biometric with the banking point of Airtel Payment Bank Limited to proceed further.

#### 7. What is not covered?

- Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression
- Being under influence of drugs, alcohol, or other intoxication or hallucinogens

- Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor
- Committing any breach of law of land with criminal intent.
- Death or disablement resulting from Pregnancy or childbirth
- Professional sports team in respect of specific benefit for inability to perform
- Participation in any kind of motor speed contest.
- While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. ( Not applicable for fare Paying Passengers)
- Underground mining & contractor specializing in tunneling
- Naval, military or air force personnel
- Radioactivity, Nuclear risks, ionizing radiation
- Drivers are excluded from the policy
- Animal bite/Snake Bite/Insect bite is not covered
- Perils of the sea are excluded from the scope of the policy
- Risk Category III people are out of the scope of the Group Personal Accident Insurance :- 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 occupation of similar hazard are not covered under GPA.

6. Scheme Member is advised to check his details including the terms and conditions of the Suraksha subscription as mentioned in the journey before proceeding with subscription fee payment.
7. Upon successful enrolment of the Scheme Member into the group, Airtel Payments Bank will share the details of the Scheme Member as provided during the enrolment journey with Insurer to issue the policy. Scheme Member acknowledges that Airtel Payments Bank may process such personal details basis his/her consent and as per applicable laws. Insurer may contact these details for contacting the Scheme Member and for the purpose of insurance. Accordingly, Insurer will NOT send the Certificate of Insurance (COI) copy to the Scheme Member on the registered mobile number considering this Insurance as a sponsored benefit provided by Airtel Payments Bank to its Customers availing on Suraksha Subscription. The policy coverage will start from T day (T is the transaction day). For any policy servicing request, Scheme Member may reach out to Insurer or Airtel Payments Bank with the help of policy number details.
8. **Free Look Period/Cancellation:** Free look period/Cancellation is not allowed under this policy so there will be no benefit amount provided to customer if he/she wants to cancel the policy.
9. **Claim process:** On occurrence of any claim under this policy, the scheme member/ nominee(s) should submit the claim form along with requisite documents to the Insurer. For raising the claims, nominee can intimate Insurer by email or calling on customer care number or sending physical documents to Insurer office. Upon submission of age proof and other satisfactory documentation, Insurer will process the payment as per the applicable laws. Insurer shall be under no obligation to make any claim payment unless all due premiums are received in full. Payment shall only be made in Indian Rupees within India. For more details on claim intimation and process, please reach out to Airtel Payments Bank or Insurer on below provided contact details.

Further, the claim should be intimated within the three months of the occurrence of the event (for Group Personal Accident), failing to which insurer shall not be liable to pay the claim unless the delay is proved to be for reasons beyond the control of the insured.

It is hereby clarified to the Scheme Member/Nominee that this Policy is issued and offered by ICICI Lombard General Insurance Company Limited and therefore, all queries and documents in relation to the Policy, claim settlement and endorsements etc. shall be sent and addressed by ICICI Lombard General Insurance Company Limited. Airtel Payments Bank has no role thereof.

**10. Termination:** The cover will be terminated at the earliest of:

- a. Policy expiry date
- b. Death of the Scheme Member during cover term
- c. Scheme Member leaving due to non-fulfilling eligibility criteria mentioned above

In case the Scheme Member ceases to be an Active Customer of Airtel Payments Bank or if his account is moved to “inactive” status, the insurance cover will continue till the expiry date as provided at the time of subscription purchase.

**11. Other Terms:**

- Lifestyle declaration will be taken from the customer at the time of enrollment
- This policy coverage has no waiting period
- Incorrect declaration or misstatements by the Scheme Member may lead to repudiation of claim by Insurer
- In case, the Scheme members is already enrolled under standalone policy through Airtel Payments Bank as Master policy holder, he/she is eligible to enroll for Suraksha subscription and get an additional benefit through extra policy. Scheme member is not allowed to claim multiple policies benefit for single incident. Benefit under multiple policies can be claimed only under multiple incidents.
- Servicing of the policy and adjudication of claims/cancellations is sole responsibility of ICICI Lombard General Insurance Limited. Airtel Payments Bank Ltd. cannot be held liable for the same.

**12.** Subject to terms and conditions as provided under the policy wordings, the policy/coverage shall be null and void and no benefit shall be payable in the event of untrue or incorrect statement(s), misrepresentation, mis-description or nondisclosure of any material facts by the primary Scheme Member in the Enrolment Form (digital journey while getting enrolled into the policy) or any material information having been withheld, or a claim being fraudulent or any fraudulent means or device being used by the Scheme Member.

**13.** For any further queries, the Scheme Member can reach out to Insurer on the following: -

*ICICI Lombard General Insurance Limited*

- Toll Free Call Centre (24x7) - 1800 2666
- Send an email at [customersupportba@icicilombard.com](mailto:customersupportba@icicilombard.com)

The Scheme Member can reach out to Airtel Payments Bank at 400 or 1800-23400 for any assistance.

The Company draws your attention to Section 41 and Section 45 of the Insurance Act, 1938 which reads as follows:

**\*SECTION 41 OF INSURANCE ACT 1938 (as amended from time to time)**

(1) “No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer:

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.”

**\*SECTION 45 OF INSURANCE ACT (as amended from time to time)**

(1) No Policy of Life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

(2) A Policy of Life Insurance can be called in question within 3 years from the date of commencement of the risk or date of revival or date of rider to the policy, whichever is later, either or account of fraud or on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued.

(3) However, no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer

(4) In case the policy is repudiated on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

(5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

**\* (only emphasis supplied, for complete text of Section 41 and 45, please refer to the Insurance Act 1938)**