

Janata Personal Accident Insurance (Individual) Prospectus

I. Who Can Buy This Policy? (Eligibility)

1. The person buying the policy (Proposer) must be at least 18 years old.
2. **Age eligibility criteria:**
 - (i) Minimum Entry Age for the insured person: 10 Years
 - (ii) Maximum Entry Age the insured person: 70 Years
3. Relationships covered: Policy can be availed for self and the following family members-
 - (i) Spouse.
 - (ii) Parents and Parents-in-law
 - (iii) Children (i.e., natural or legally adopted), Daughter in law and Son-in-law.
4. This Policy can be issued to an individual and/or a family. Family will be covered on Individual Sum Insured basis.
5. The family includes Self, Spouse, Son, Daughter, Father, Mother, Father-in-law, Mother- In-law, and Daughter in law and Son in-law.
6. Lifelong renewal is available — you can keep renewing the policy every year for life.

II. Scope of Cover

We provide coverage for accidental bodily injuries resulting directly from external, violent, and visible events. Benefits will be paid as follows for covered incidents occurring within 12 months of the accident:

Event	Event/Incident	Benefit Payable
Death	Death resulting directly from an accident	100% of Sum Insured
Permanent Total Disability (PTD)	Total and Irrecoverable Loss Due to Accident: <ul style="list-style-type: none">• Loss of 2 Limbs (both hands or both feet or one hand and one foot)• Loss of a Limb and an eye• Loss of sight of both eyes• Loss of speech & hearing of both ears	100% of Sum Insured
	Total and Irrecoverable Loss Due to Accident: <ul style="list-style-type: none">• Loss of a Limb• Complete and irrecoverable loss of sight of an eye	50% of Sum Insured
	<ul style="list-style-type: none">• Permanently totally and absolutely disabling the Insured Person from engaging in any employment or occupation of any description whatsoever	100% of Sum Insured

III. What's Not Covered (Exclusions)

1. Payment under more than one benefit for the same injury.
2. Death, bodily injury or disability resulting directly or indirectly from participation in hazardous or adventure sports, including but not limited to para-jumping, rock climbing, mountaineering, rafting, horse racing, scuba diving, hang gliding, skydiving, parasailing, mountain biking, bungee jumping, paragliding, zip lining, flyboarding, canyoning, deep-sea diving, racing on wheels, or engaging in winter sports such as skiing and ice hockey.
3. Payment of compensation in respect of death, bodily injury or disablement of the insured person:
 - (a) From intentional self-injury, suicide, or attempted suicide.
 - (b) Whilst under the influence of intoxicating liquor or drugs.
 - (c) Directly or indirectly caused by participating in motor racing or trial run as a driver, co-driver or passenger.
 - (d) Whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from, or traveling in any balloon or aircraft, other than as a fare-paying passenger in a duly licensed commercial aircraft operated by a Scheduled Airline, Air Charter Company, or equivalent commercial passenger service. This exclusion applies to all aerial activities, including those undertaken by crew members, except for a fare-paying passenger. For the purposes of this exclusion, a fare-paying passenger includes any person traveling under a valid passenger ticket, boarding pass or voucher through some concession or benefit.
 - (e) Directly or indirectly caused by insanity.
 - (f) Arising or resulting from the insured person's actual or attempted commission, or wilful participation in an illegal act, any violation or attempted violation of the law, resistance to arrest, or the insured person committing any breach of law with criminal intent.
4. Payment of compensation in respect of death, bodily injury, or disablement of the insured person due to or arising out of or directly or indirectly connected with or traceable to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints, and detainment of all kinds, or nationalisation or requisition by or under the order of any government or public authority.
5. Any claim resulting or arising from or any consequential loss directly or indirectly caused by, contributed to, or arising from:
 - (a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission.
 - (b) Nuclear weapons material.
 - (c) The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

IV. Coverage (Sum Insured) Options

1. Minimum Sum Insured: Rs. 1,00,000, and Maximum Sum Insured: Rs. 10,00,000
2. You can choose any amount between Rs. 1,00,000 and Rs. 10,00,000, it must be in multiples of Rs. 1,00,000 (e.g. Rs. 1,00,000, Rs. 2,00,000, Rs. 3,00,000..... up to Rs. 10,00,000)

V. Policy Duration

You can buy this policy for a period of: 1 year, 2 years, 3 years, 4 years, or 5 years — as per your choice.

VI. Premium per Individual (₹)

Policy Term\ Sum Insured	1 Lakh	2 Lakh	3 Lakh	4 Lakh	5 Lakh	6 Lakh	7 Lakh	8 Lakh	9 Lakh	10 Lakh
1 yr	30	58	86	114	141	169	197	225	253	281
2 yrs	59	113	167	222	276	330	384	438	493	547
3 yrs	86	166	245	324	403	482	561	640	719	798
4 yrs	112	215	317	420	522	625	727	830	932	1,035
5 yrs	137	261	386	510	635	760	884	1,009	1,134	1,258

VII. Loadings

Extra premium will be charged only if the person to be insured already has any of the following conditions at the time of buying the policy.

1. **Pre-existing Disability** - A 20% loading will apply on the insured person's total premium if they have 40% or more benchmark disability.
2. **Epilepsy** - A 100% loading will apply on the insured person's total premium if they have epilepsy.
3. **Paralysis** - A 75% loading will apply on the insured person's total premium under if they have suffered paralysis.

VIII. Free Look Period

1. You will get 30 days from the date you receive the policy to go through its terms and conditions.
2. If you're not satisfied with the policy, you can cancel it within this period — as long as no claims have been made.
3. On cancellation, you will get a refund of the premium after deducting:
 - Stamp duty charges, and
 - Proportionate premium for the number of days the policy was active.

IX. Cancellation of Policy

1. You can cancel the policy at any time during the term by informing us. You are not required to give reasons for cancellation.
2. We can cancel the policy only on the grounds of established fraud, by giving a minimum notice of 7 days.

X. Renewal

This Policy is ordinarily renewable unless you, or anyone acting on your behalf, has engaged in improper, dishonest, or fraudulent conduct, or made any misrepresentation in relation to this Policy.

Note: This prospectus is only a summary for easy understanding. Please refer to the full policy wordings for complete details, terms and conditions.