Your Daily Commute Insurance at a Glance
(Individual Personal Accident policy by Apollo Munich)

Insurance for accidental injuries while commuting in any vehicle.

**What's Covered?**
Treatment for injuries due to an accident.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death</td>
<td>₹1,00,000</td>
</tr>
<tr>
<td>Permanent/Total Disability</td>
<td>₹1,00,000</td>
</tr>
<tr>
<td>Hospitalisation Expenses</td>
<td>₹95,000</td>
</tr>
<tr>
<td>Broken Bones</td>
<td>₹20,000</td>
</tr>
<tr>
<td>Outpatient Treatment (OPD), Deductible of Rs. 500 per OPD claim</td>
<td>₹5,000</td>
</tr>
</tbody>
</table>

**What's Not Covered?**
Vehicle damage is not covered.

- Accidents in any adventure sport
- Pre-existing medical conditions
- Non-medical Expenses
- Below 18 years and above 69 years
- Accidents under the effects of intoxicants

To claim, please visit our website [https://toffeeinsurance.com](https://toffeeinsurance.com) and click on Claims.

✉️ support@toffeeinsurance.com    ☏️ +91-938-9-938-938

Apollo Munich Health Insurance Co. Ltd. Central Processing Center, 2nd & 3rd Floor, ILABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon - 122 016, Haryana Corp. Off: 1st Floor, SCF -19, Sector - 14, Gurgaon – 122001, Haryana. Regd. Off: Apollo Hospitals Complex, 8-2-293/82/1H/EA/900, Jubilee Hills, Hyderabad - 500 033, Telangana India. Tel: +91 124 4584333 Fax: +91 124 4584111 Website: www.apollomunichinsurance.com Email: customerservice@apollomunichinsurance.com Toll Free Number: 1800 102 0333 IRDAI Reg. No.: - 131 CIN: U66030TG2006PLC051760

Design For Use Consulting Pvt. Ltd. is an IRDAI licensed corporate agent (CA license No. CA0524) of Apollo Munich Health Insurance Company Limited (“AMHI”). This Insurance policy is underwritten by AMHI. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Individual Personal Accident UIN: IRDAI/HLT/AMHI/P-P/V.II/20/2015-16
The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the Key Features Document and the policy document the terms and conditions mentioned in the policy document shall prevail.

<table>
<thead>
<tr>
<th>TITLE</th>
<th>DESCRIPTION</th>
<th>REFER TO POLICY CLAUSE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product Name</td>
<td>Individual Personal Accident (Commuter)</td>
<td></td>
</tr>
<tr>
<td>What am I covered for:</td>
<td>a. Accidental Death [AD] - A lumpsum payment would be made in the event of the Death due to an accident</td>
<td>Benefit 1 1)</td>
</tr>
<tr>
<td></td>
<td>b. Transportation of Mortal remains - Expenses incurred on transporting the mortal remains of the Insured Person from the place of the Accident or the Hospital to his residence or Hospital or to a cremation or burial ground.</td>
<td>Benefit 1 2)</td>
</tr>
<tr>
<td></td>
<td>c. Cremation Ceremony - Lump sum payment in the event of Accidental Death for performing the cremation ceremony or burial</td>
<td>Benefit 1 3)</td>
</tr>
<tr>
<td></td>
<td>d. Permanent Total Disablement [PTD] - A lumpsum payment would be made as per scale provided in policy in the event of Permanent Total Disablement due to an accident</td>
<td>Benefit 2)</td>
</tr>
<tr>
<td></td>
<td>e. Emergency Ambulance Cover - Expenses incurred on an ambulance to transfer the Insured Person to the nearest Hospital by the shortest route following an emergency caused due to an Accident.</td>
<td>Benefit 3)</td>
</tr>
<tr>
<td></td>
<td>f. Cost of Wheelchair / Crutches - If We have accepted a claim under Permanent Total Disablement, We will reimburse upto 80% of the actual expenses incurred in purchasing a wheelchair or crutches for the Insured Person</td>
<td>Benefit 4)</td>
</tr>
<tr>
<td></td>
<td>g. Accident Hospitalisation (Inpatient &amp; Outpatient) - If any Insured Person suffers an Accident during the Policy Period that requires Outpatient Treatment or that Insured Person’s Hospitalisation as an inpatient, then We will in addition reimburse the Medical Expenses incurred for such Insured Person provided that the Hospitalisation commences within the same Policy Period.</td>
<td>Benefit 5)</td>
</tr>
<tr>
<td></td>
<td>h. Broken Bones - Lump sum Payment as per the scale provided in the policy in the event of a Fracture of a bone due to an accident</td>
<td>Benefit 6)</td>
</tr>
<tr>
<td>What are the major exclusions in the policy:</td>
<td>Following is a partial list of the policy exclusions. Please refer to the policy wording for the complete list of exclusions. Preexisting conditions &amp; their complications, Self inflicted injury, suicide or attempted suicide, psychiatric or mental disorders, HIV/AIDS, Sexually transmitted diseases, insured persons participation or involvement in naval, military or airforce operations, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, committing or attempting to commit any breach of law with criminal intent, abuse of intoxicants or hallucinogens including intoxicating drugs &amp; alcohol, War or any act of war, invasion, act of foreign enemy, war like operations, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, riot, chemical, radioactive or nuclear contamination, Pregnancy childbirth &amp; it's complications, congenital internal &amp; external disease, insured persons exposure to needless perils, treatments rendered by a Medical Practitioner who is a member of the Insured Person’s family or stays with him, however proven material costs are eligible for reimbursement in accordance with the applicable cover non allopathic treatment, Any specific time bound or lifetime exclusion(s) applied by Us and specified in the Schedule and accepted by the insured, as per Our underwriting guidelines</td>
<td>General Exclusions Section</td>
</tr>
<tr>
<td>Payout basis</td>
<td>Accidental Hospitalisation (Inpatient &amp; Outpatient), Emergency Ambulance Cover, Cost of Wheelchair / Crutches and Transportation of Mortal remains on indemnity payment basis.</td>
<td>Section Benefits</td>
</tr>
<tr>
<td>Cost Sharing</td>
<td>Not Applicable</td>
<td></td>
</tr>
<tr>
<td>Renewal Conditions</td>
<td>• Policy is ordinarily life-long renewable, subject to application for renewal and the renewal premium in full has been received by the due dates and realisation of premium. • Grace period of 30 days for renewing the policy is provided. To avoid any confusion any claim incurred during break-in period will not be payable under this policy.</td>
<td>General Conditions 12</td>
</tr>
</tbody>
</table>
### Individual Personal Accident

**Customer Information Sheet - Commuter Plan**

<table>
<thead>
<tr>
<th>Renewal Benefits</th>
<th>5% increase in your sum insured for every claim free year, subject to a maximum of 50%. In case a claim is made during a policy year, the cumulative bonus would reduce by 5% in the following year.</th>
</tr>
</thead>
</table>

| Cumulative Bonus |  |
|------------------|  |

<table>
<thead>
<tr>
<th>Cancellation</th>
<th>This policy would be cancelled on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person, upon giving 30 days notice without refund of premium. In other exceptional cases, premium will be refunded on pro-rata basis.</th>
</tr>
</thead>
</table>

| General Conditions 16 |  |
|-----------------------|  |

| How to Claim | In case of an claim,  
1. Provide us a written notice with full particulars immediately.  
2. Collect the claim form available at all our offices. You can also download the form from our website.  
3. Submit us the duly filled and signed claim form along with the documents mentioned in the claim form. |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| Claim Related Information Section |  |
|----------------------------------|  |
Individual Personal Accident
Policy Wording - Commuter

Apollo Munich Health Insurance Company Limited will provide the insurance cover detailed in the Policy to the Insured Person up to the Sum Insured subject to the terms and conditions of this Policy. Your payment of premium and Your statements in the Proposal, which is incorporated into the Policy and is the basis of it.

BENEFITS

We will provide the Benefits as detailed below for an event or occurrence described in any of the Benefits that occurs during the Policy Period. Each Benefit is subject to its Sum Insured, but Our liability to make payment in respect of any and all Benefits (including optional Benefits) shall be limited to the Accidental Death Sum Insured unless expressly stated to the contrary.

Benefit 1. Accidental Death

1) Accidental Death
If an Insured Person suffers an Accident during the Policy Period and this is the sole and direct cause of his death within 365 days from the date of the Accident, then We will pay the Sum Insured.

2) Transportation of Mortal Remains
If We have accepted a claim under 1), then We will in addition reimburse the lower of 2% of the Sum Insured under 1) and the actual amount incurred in transporting the mortal remains of the Insured Person from the place of the Accident or the Hospital to his residence or Hospital or to a cremation or burial ground.

3) Cremation Ceremony
If We have accepted a claim under 1), then We will in addition pay the Sum Insured towards the costs of the cremation or burial of the Insured Person.

Benefit 2. Permanent Total Disablement

1) If an Insured Person suffers an Accident during the Policy Period and within 365 days from the date of the Accident this is the sole and direct cause of his permanent total disablement in one of the ways detailed in the table below, then We will pay the percentage of the Sum Insured shown in the table.

<table>
<thead>
<tr>
<th>Loss of 2 Limbs (both hands or both feet or one hand and one foot)</th>
<th>% of Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of a Limb and an eye</td>
<td>100%</td>
</tr>
<tr>
<td>Complete and irrecoverable loss of sight of both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>Complete and irrecoverable loss of speech &amp; hearing of both ears</td>
<td>100%</td>
</tr>
<tr>
<td>Loss of a Limb</td>
<td>50%</td>
</tr>
<tr>
<td>Complete and irrecoverable loss of sight of an eye</td>
<td>50%</td>
</tr>
</tbody>
</table>

2) In this Benefit:
   a) Limb means a hand at or above the wrist or a foot above the ankle.
   b) Loss of Limb means:
      i) the physical separation of a Limb above the wrist or ankle respectively, or
      ii) the total loss of functional use of a Limb for at least 365 days from the date of onset of such disability provided that We must be satisfied at the expiry of the 365 days that there is no reasonable medical hope of improvement.

Benefit 3. Emergency Ambulance Charges

If We have accepted a claim under this Policy and following the Accident it is necessary to immediately transfer the Insured Person to the nearest Hospital by ambulance offered by a healthcare or an ambulance service provider, then We will in addition reimburse the actual expenses of the transfer using the shortest route.

Benefit 4. Cost of Wheelchair/Crutches

If We have accepted a claim under Benefit 2, then We will in addition reimburse up to 80% of the actual expenses incurred in purchasing a wheelchair or crutches for the Insured Person, provided that the wheelchair or crutches are necessitated by the Insured Person’s disablement or are needed for the medical treatment of the Insured Person following the Accident.

Benefit 5. Accident Hospitalisation (Inpatient & Outpatient)

If any Insured Person suffers an Accident during the Policy Period that requires Outpatient Treatment or that Insured Person’s Hospitalisation as an inpatient, then We will in addition reimburse the Medical Expenses incurred for such Insured Person provided that the Hospitalisation commences within the same Policy Period. Our liability to make payment in respect of any and all Benefits (including optional Benefits) shall be limited to the Accidental Death Sum Insured unless expressly stated to the contrary.

Benefit 6. Broken Bones

If an Accident causes an Insured Person to suffer a fracture (a break in the continuity of a bone) and this is certified by a Doctor and also confirmed by imaging investigations such as by X-ray, then We will pay the percentage of the Sum Insured specified in the table below.

<table>
<thead>
<tr>
<th>Injury to vertebral body resulting in spinal cord damage</th>
<th>% of Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pelvis</td>
<td>100%</td>
</tr>
<tr>
<td>Skull (excluding nose and teeth)</td>
<td>30%</td>
</tr>
<tr>
<td>Chest (all ribs and breast bone)</td>
<td>50%</td>
</tr>
<tr>
<td>Shoulder (collar bone and shoulder blade)</td>
<td>30%</td>
</tr>
<tr>
<td>Arm</td>
<td>25%</td>
</tr>
<tr>
<td>Leg</td>
<td>25%</td>
</tr>
<tr>
<td>Vertebral arch (excluding coccyx)</td>
<td>30%</td>
</tr>
<tr>
<td>Wrist (collies or similar fractures)</td>
<td>10%</td>
</tr>
<tr>
<td>Ankle (Potts or similar fracture)</td>
<td>10%</td>
</tr>
<tr>
<td>Coccyx</td>
<td>5%</td>
</tr>
<tr>
<td>Hand</td>
<td>3%</td>
</tr>
<tr>
<td>Finger</td>
<td>3%</td>
</tr>
<tr>
<td>Foot</td>
<td>3%</td>
</tr>
<tr>
<td>Toe</td>
<td>3%</td>
</tr>
<tr>
<td>Nasal bone</td>
<td>3%</td>
</tr>
</tbody>
</table>

a) If an Insured Person suffers a fracture not mentioned in the table above, then We will assess the fracture with Our medical advisors and determine the amount of payment to be made.

b) Our maximum liability is limited to the Sum Insured, irrespective of the number of fractures that the Insured Person suffers caused by the same Accident.

c) If a claim in respect of any fracture of a whole bone also encompasses some or all of its parts, Our liability to make payment will be limited to the whole bone only and not any of its parts.

Note: In this Benefit:
   a) Pelvis means all pelvic bones, which shall be treated as one bone. The sacrum is part of the vertebral column.
   b) Skull means all skull and facial bones, (excluding nasal bones and teeth) which shall be treated as one bone.

Cumulative Bonus

Note: This is only applicable for Benefits 1-2.

- If no claim has been made under this Policy and the Policy is renewed with Us without any break, We will apply a cumulative bonus to the next Policy Year by automatically increasing the Sum Insured for the next Policy Year by 5% of the Sum Insured for this Policy Year.
- The maximum cumulative bonus shall not exceed 50% of the Sum Insured in any Policy Year for benefits under Benefits 1-2.
- If a cumulative bonus has been applied and a claim is made, then in the subsequent Policy Year We will automatically decrease the cumulative bonus by 5% of the Sum Insured in that following Policy Year.

EXCLUSIONS

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in this Policy:

1) Special Exclusions to Benefit 1, 2, 5
   a) Bacterial infections (except pyogenic infection which occurs through an Accidental cut or wound).

Please retain your policy wording for current and future use. Any change to the policy wording at the time of renewal, post approval from regulator will be updated and available on our website www.apollomunichinsurance.com
Individual Personal Accident
Policy Wording - Commuter

b) Medical or surgical treatment except as necessary solely and directly as a result of an Accident.

c) Hernia.

2) Special Exclusions to Benefit 6
a) Sickness or disease.

b) Any fracture due to osteoporosis or a malignant disease.

c) Any hair line fracture.

3) General Exclusion applicable to all Benefits:

a) Any Pre-existing Condition or any complication arising from the same.

b) Intentional self injury, suicide or attempted suicide, while sane or insane.

c) Any psychiatric or mental disorders.

d) AIDS (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus), venereal disease, sexually transmitted disease or illness,

e) Any Insured Person’s participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing.

f) Arising or resulting from the insured person(s) committing any breach of law with criminal intent.

g) The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol.

h) War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, chemical, radioactive or nuclear contamination.

i) Pregnancy or childbirth or in consequence thereof.

j) Congenital internal or external diseases, defects or anomalies or in consequence thereof.

k) Treatments rendered by a Doctor who shares the same residence as an Insured Person or who is a member of an Insured Person’s family.


m) Any non medical expenses mentioned in Annexure I

GENERAL CONDITIONS

1) Condition precedent

The fulfillment of the terms and conditions of this Policy (including the payment of premium by the due dates mentioned in the Schedule) insofar as they relate to anything to be done or compiled with by You or any Insured Person shall be conditions precedent to Our liability.

2) Insured Person

Only those persons named as an Insured Person in the Schedule shall be covered under this Policy. Any person may be added during the Policy Period as an Insured Person after his application has been accepted by Us, additional premium has been paid and We have issued an endorsement confirming the addition of such person as an Insured Person.

3) Notification of Claims

a) We must be informed of any event or occurrence that may give rise to a claim under this Policy within 30 days of it happening. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.

b) For all benefits contingent on Our prior acceptance of a claim under Benefits 1-2, We must be informed within 30 days of the event or occurrence that may give rise to a contingent benefit claim.

c) If any time period is specifically mentioned in Benefits 1-7, then this shall supersede the time periods mentioned at a) & b) above.

4) Claims Payment Supporting Documentation & Examination

a) We must be provided with any documentation and information We may request to establish the circumstances of the claim, its quantum or Our liability for it including, in English, Our claim form duly completed and all reports, including but not limited to death certificate, disability certificate, medical reports, case histories, investigation reports, treatment papers and discharge summaries.

b) The Insured Person additionally hereby consents to:

i) The disclosure to Us of documentation and information that may be held by medical professionals and other insurers.

ii) The Insured Person shall be examined by any medical practitioner We authorise for this purpose when and so often as We may reasonably require.

5) Claims Payment

a) We shall be under no obligation to make any payment under this Policy unless We have been provided with the documentation and information We have requested to establish the circumstances of the claim, its quantum or Our liability for it, and unless the Insured Person has complied with his obligations under this Policy.

b) All payments made shall be subject to an applicable Deductible (if any) for such payment.

c) If We accept a claim and become liable to make payment under Benefits 2, or 7, (the first claim) and there is a subsequent claim under another of these Benefits or Benefit 1 in respect of the same Insured Person and the same Accident within 365 days of the date of the Accident (the second claim), then We will only be liable to pay the difference between the amount payable for the first claim and the amount payable for the second claim.

d) We will only make payment to or at Your direction. If an Insured Person submits the requisite claim documents and information along with a declaration in a format acceptable to Us of having incurred the expenses, this person will be deemed to be authorised by You to receive the concerned payment. In the event of the death of an Insured Person, We will make payment to the Nominee (as named in the Schedule).

e) Payments under this Policy shall only be made in Indian Rupees irrespective of the location of accident which has given rise to the claim.

f) We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person could reasonably have minimised the costs incurred, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Doctor.

g) 1) We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of receipt of last necessary document(s) / information and any other additional information required for the settlement of the claim. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders Regulation), 2017.

2) In case of delay in payment of any claim that has been admitted as payable by Us under the Policy terms and conditions, beyond the time period as prescribed under IRDAI (Protection of Policyholders Regulation), 2017, We shall pay interest at a rate which is 2% above the bank rate from the date of receipt of last necessary document(s) to the date of payment of claim. For the purpose of this clause, ‘bank rate’ shall mean the bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.

2) Where the circumstances of a claim warrant an investigation in our Opinion, We shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, We shall settle the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, We shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

6) Fraud

If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by You or any Insured Person or anyone acting on behalf of You or an Insured Person, then this Policy shall be void and all benefits paid under it shall be forfeited.

7) Other Insurance

a) If at the time when any claim is made under this Policy, insured has two or more policies from one or more Insurers to indemnify treatment cost,
Individual Personal Accident

Policy Wording - Commuter

which also covers any claim (in part or in whole) being made under this Policy, then the Policy holder shall have the right to require a settlement of his claim in terms of any of his policies. The insurer so chosen by the Policy holder shall settle the claim, as long as the claim is within the limits of and according to terms of the chosen policy.

Provided further that, if the amount to be claimed under the Policy chosen by the Policy holder, exceeds the sum insured under a single Policy after considering the deductibles or co-pay (if applicable), the Policy holder shall have the right to choose the insurers by whom claim is to be settled. In such cases, the respective insurers may then settle the claim by applying the Contribution clause. This clause shall only apply to indemnity sections of the policy.

b) 7(a) shall not apply to claims made under Benefits 1 or 2.

8) Subrogation

You and/or any Insured Persons shall at Your own expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing and/or securing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which We are or would become entitled upon Us making payment under this Policy, whether such acts or things shall be or become necessary or required before or after Our payment. Neither You nor any Insured Person shall prejudice these subrogation rights in any manner and shall provide Us with whatever assistance or cooperation is required to enforce such rights. Any recovery We make pursuant to this clause shall first be applied to the amounts paid or payable by Us under this Policy and our costs and expenses of effecting a recovery, whereafter We shall pay any balance remaining to You.

9) Change of Occupation

You will give Us notice of any change in the business or occupation of any Insured Person within 30 days of such change and We will issue an endorsement to this effect.

If at the time a claim arises under this Policy the Insured Person has changed his occupation without Us being notified, then Our maximum liability will be limited to the amount that would have been payable for the premium paid and the new occupation.

10) Geography

This Policy applies to events or occurrences taking place anywhere in the world unless limited by Us in a particular Benefit or definition or through an endorsement.

11) Alterations to the Policy

This Policy constitutes the complete contract of insurance. This Policy cannot be changed or varied by any one (including an insurance agent or broker) except Us, and any change We make will be evidenced by a written endorsement signed and stamped by Us.

12) Renewal

This Policy is ordinarily renewable for life unless the Insured Person or anyone acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or there has been any misrepresentation under or in relation to this Policy or the renewal of the Policy poses a moral hazard.

We are NOT under any obligation to:

i) Send renewal notice or reminders.

ii) Renew it on same terms or premium as the expiring Policy. Any change in benefit or premium will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You at least 3 months in advance. In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy.

All applications for renewal of the Policy must be received by Us before the end of the Policy Period. A Grace Period of 30 days for renewing the Policy is available under this Policy. Any disease/condition contracted during the Grace Period will not be covered and will be treated as a Pre-existing Condition.

13) Notices

Any notice, direction or instruction under this Policy shall be in writing and if it is to:

i) Any Insured Person, then it shall be sent to You at Your address specified in the Schedule and You shall act for all Insured Persons for these purposes.

ii) Us, it shall be delivered to Our address specified in the Schedule. No insurance agents, brokers or other person or entity is authorised to receive any notice, direction or instruction on Our behalf unless We have expressly stated to the contrary in writing.

14) Dispute Resolution Clause

Any and all disputes or differences under or in relation to this Policy shall be determined by the Indian Courts and subject to Indian law.

15) Nomination

You can change the nominee to whom such payment is to be made at any time during the Policy Period, provided that such change shall only be effective when You have notified Us and We have recorded the change by an endorsement to this effect.

16) Termination

a) You may terminate this Policy at any time by giving Us written notice, and the Policy shall terminate when such written notice is received. If no claim has been made under the Policy then We will refund premium in accordance with the table below:

<table>
<thead>
<tr>
<th>Length of time Policy in force</th>
<th>Refund of premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>up to 1 month</td>
<td>75%</td>
</tr>
<tr>
<td>up to 3 months</td>
<td>50%</td>
</tr>
<tr>
<td>up to 6 months</td>
<td>25%</td>
</tr>
<tr>
<td>exceeding 6 months</td>
<td>0%</td>
</tr>
</tbody>
</table>

b) We may terminate this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person upon 30 days notice by sending an endorsement to Your address shown in the Schedule, and We will refund a rateable proportion of the premium as long as no claim has been made under the Policy.

17) Freelook Cancellation

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

INTERPRETATIONS & DEFINITIONS

The terms defined below have the meanings ascribed to them wherever they appear in this Policy Document and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same:

- **Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
- **Age or Aged** means completed years as at the Commencement Date.
- **Cashless Facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.
- **Commencement Date** means the commencement date of this Policy as specified in the Schedule.
- **Condition Precedent** means a policy term or condition upon which the Insurer’s liability under the policy is conditional upon.
- **Co-payment** means a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.
- **Cumulative Bonus** means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.
- **Carrier** means a civilian or commercial land, air or water conveyance operating under a valid licence from transportation of goods or passengers by air, sea, road or rail for a fee.
- **Contribution** is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion of Sum Insured. This clause shall not apply to any Benefit offered on fixed benefit basis.
Individual Personal Accident
Policy Wording - Commuter

A day care center means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under –

i. has qualified nursing staff under its employment;
ii. has qualified medical practitioner/s in charge;
iii. has fully equipped operation theatre of its own where surgical procedures are carried out;
iv. maintains daily records of patients and will make these accessible to the insurance company’s authorized personnel.

Day Care Treatment means medical treatment, and/or surgical procedure which is:

i. undertaken under General or Local Anaesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
ii. which would have otherwise required hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

Dental treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

Deductible is a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

Dependent means any family members listed below:

i) Your legally married spouse as long as she continues to be married to You;
ii) Your children Aged between 91 days and 21 years if they are unmarried
iii) Your natural parents or parents that have legally adopted you, provided that the parent was below 69 years at his initial participation in the Individual Personal Accident Policy,

Dependent Child means a child (natural or legally adopted), who is financially dependent on You and does not have his/ her independent sources of income.

Disclosure of information norm means the policy shall be void and all premiums paid hereon shall be forfeited to the Company, in the event of a misrepresentation, mis-description or non-disclosure of any material fact.

Domiciliary Hospitalization means medical treatment for an illness/disease/ injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

i. the condition of the patient is such that he/she is in a condition to be removed to a hospital, or
ii. the patient takes treatment at home on account of non-availability of room in a hospital.

Emergency Care means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person’s health.

Grace Period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

i. has at least 10 in-patient beds, in those towns having a population of less than 10,00,000 and 15 in-patient beds in all other places,
ii. has qualified nursing staff under its employment round the clock,
iii. has qualified Medical Practitioner/s in charge round the clock,
iv. has a fully equipped operation theatre of its own where surgical procedures are carried out,
v. maintains daily records of patients and will make these accessible to the insurance company’s authorized personnel.

Hospitalization means admission in a Hospital for a minimum period of 24 hours. For in patient Care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and evident and evident means which is verified and certified by a Medical Practitioner.

Inpatient Care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

Insured Person means You and the persons named in the Schedule.

Intensive Care Unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

ICU (Intensive Care Unit) Charges means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of illness or Accident on the advice of a Medical Practitioner as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

Medically Necessary means any treatment, test, medication, or stay in Hospital or part of stay in Hospital which

i. Is required for the medical management of the Illness or injury suffered by the Insured Person;
ii. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity.
iii. Must have been prescribed by a Medical Practitioner.
iv. Must conform to the professional standards widely accepted in medical practice or by the medical community in India.

Notification of Claim means the process of notifying a claim to the insurer or TPA by specifying the timeliness as well as the address / telephone number to which it should be notified.

OPD Treatment is one in which the Insured visits a clinic/ hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a medical practitioner. The Insured is not admitted as a daycare or inpatient.

Policy means Your statements in the proposal form (which are the basis of this Policy), this policy wording (including endorsements, if any) and the Schedule (as the same may be amended from time to time).

Policy Period means the period between the Commencement Date and the Expiry Date as specified in the Schedule.

Policy Year means a year following the Commencement Date and its subsequent annual anniversary.

Pre-existing Disease means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and/or were diagnosed, and/or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.

Reasonable and Customary Charges means the charges for services or supplies, which are the standard charges for a specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of illness/ injury involved.

Subrogation means the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.
Individual Personal Accident
Policy Wording - Commuter

Sum Insured means the sum shown in the Schedule which represents our maximum liability for each insured person for any and all benefits claimed for during the Policy Period.

Terrorism shall mean an act, including, but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

We/Our/Us means the Apollo Munich Health Insurance Company Limited.

You/Your/Policyholder means the person named in the Schedule who has concluded this Policy with Us.

Schedule of Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit 1. 1) Accidental Death [AD]</td>
<td>Rs 100,000</td>
</tr>
<tr>
<td>Benefit 1. 2) Transportation of Mortal Remains</td>
<td>Rs 2000</td>
</tr>
<tr>
<td>Benefit 1. 3) Cremation Ceremony</td>
<td>Rs 2000</td>
</tr>
<tr>
<td>Benefit 2. Permanent Total Disablement</td>
<td>Rs 100,000</td>
</tr>
<tr>
<td>Benefit 3. Emergency Ambulance Charges</td>
<td>Rs 2,000</td>
</tr>
<tr>
<td>Benefit 4. Cost of Wheelchair / Crutches</td>
<td>Rs 10,000</td>
</tr>
<tr>
<td>Benefit 5. Accident Hospitalisation (In-patient &amp; Out-patient) Deductible of Rs 500 per Out-patient Claim</td>
<td>Rs 95,000 including Out-patient limit of Rs 5000</td>
</tr>
<tr>
<td>Benefit 6. Broken Bones</td>
<td>Rs 20,000</td>
</tr>
</tbody>
</table>

Grievance Redressal Procedure

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Our website: www.apollomunichinsurance.com
- Email: customerservice@apollomunichinsurance.com
- Telephone: 1800-102-0333
- Fax: +91-124-4584111
- Courier: Any of our Branch office or corporate office

You may also approach the grievance cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may approach the nearest insurance ombudsman for resolution of your grievance. The contact details of ombudsman offices are mentioned below.

Address & Contact Details of Ombudsmen Centres

Office of the Executive Council of Insurers
(Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz(West), Mumbai – 400054. Tel: 26106671 / 6889.
Email id: inscoun@ecoi.co.in Website: www.ecoi.co.in

If you have a grievance, approach the grievance cell of Insurance Company first. If complaint is not resolved/ not satisfied/not responded for 30 days then you can approach The Office of the Insurance Ombudsman (Bimalokpal).

Please visit our website for details to lodge complaint with Ombudsman.

Office of the Insurance Ombudsman, 6th Floor, Jeevan Prakash Bldg., Tilak Marg, Relief Road, AHMEDABAD - 380001.
Tel: 079-25501201/02/05/06
Email: bimalokpal.ahmedabad@ecoi.co.in

Office of the Insurance Ombudsman, 2nd Floor, Janak Vihar Complex, 6, Malviya Nagar, BHOPAL - 462 003.
Tel: 0755 - 2769201/ 9202
Fax: 0755 - 2769200
Email: bimalokpal.bhopal@ecoi.co.in

Tel: 0674 - 2596429
Fax: 0674 - 2596429
Email: bimalokpal.bhubaneswar@ecoi.co.in

Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 403 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018.
Tel: 044 - 24333668/24335284
Fax: 044 - 24333664
Email: bimalokpal.chennai@ecoi.co.in

Tel: 0361 - 2122204/5
Fax: 0361 - 2732937
Email: bimalokpal.guwahati@ecoi.co.in

Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., M.G. Road, ERNAKULAM-682 015.
Tel: 0484 - 2358759/2359336
Fax: 0484 - 2359336
Email: bimalokpal.ernakulam@ecoi.co.in

Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, Lucknow-226 001.
Tel: 0522 - 2231331/2231330
Fax: 0522 - 2231310
Email: bimalokpal.lucknow@ecoi.co.in

Office of the Insurance Ombudsman, Ground Floor, Jeevan Nirdhi II, Bhawari Singh Road, JAIPUR – 302 005.
Tel: 0141 - 2740363
Email: bimalokpal.jaipur@ecoi.co.in

Office of the Insurance Ombudsman, 29th Floor, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054.
Tel: 022 - 26106690/26106552
Fax: 022 - 26106552
Email: bimalokpal.mumbai@ecoi.co.in

Office of the Insurance Ombudsman, 3rd Floor, 3rd Floor, Jeevan Darshan, N.C. Kelkar Road, Narayanpet PUNE – 411 030.
Tel: 020 - 32341320
Email: Bimalokpal.pune@ecoi.co.in

Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, NOIDA – 201 301.
Tel: 0120 - 2514250/51/53
Email: bimalokpal.noida@ecoi.co.in
Individual Personal Accident

Policy Wording - Commuter

IRDAI REGULATION NO 5: This policy is subject to regulation 5 of IRDAI (Protection of Policyholder’s Interests) Regulation.

We would be happy to assist you. For any help contact us at: E-mail: customerservice@apollomunichinsurance.com Toll Free: 1800 102 0333