## Personal Accident Insurance (PUN024)

Advantages, Types & Coverage: A Personal Accident Insurance Policy covers the loss of life, limb or general disablement caused due to an accident while travelling. A Personal Accident Insurance cover is a must-have policy for people who frequently travel for work. Accidents happen every day, and considering the road and traffic condition, there is always a considerable risk of a crash. Sometimes, even if you are the safest driver, you can get involved in an accident due to other's fault. To cover the risk of a road accident, it is paramount that you have a Personal Accident cover.



Apart from roads accidents, several mishaps can happen at the workplace, especially if you work in a high-risk setting like a factory where you may have to work with heavy machinery. If any mishap takes place, it can cause severe injury, and in some cases, even death is a possibility. It is, therefore, recommended to have a **Personal Accident Policy**. It will help you get financial assistance in the event of an accident.

## **Advantages of Personal Accident Policy:**

- Provides financial security to your family and loved ones.
- There no external tests and documents needed over and above the current condition.
- Extensive coverage at much affordable rates.
- Plans available in two categories, self and family.
- It offers worldwide coverage.
- Easy and seamless claim process.
- Support centres available on all days and around the clock.
- You can customise the policy to suit your specific needs.





**Individual accident insurance**: This policy covers the loss of vision, limbs or the accidental demise of an individual due to an accident.

**Group Accident Insurance:** plan is normally offered by employers to the employees as they get these policies at a discounted rate, depending on the strength of the company. But these plans have limited features and are very basic in nature.

Accidental Death Cover: The sum assured of the policy will be paid to the nominee in case of death of the policyholder.

**Permanent Disability Cover**: If an accident leads to a permanent disability, a pre-agreed amount will be paid to the policyholder.

**Permanent Partial Disability Cover**: If the accident inflicts permanent partial damage to the insured, then he or she will be given 100% benefit of the sum assured.

**Temporary Total Disability**: If the insured meets with an accident that makes him or her bedridden for some time, a preagreed amount will be paid to the policyholder. So, if your job entails travelling and you're always on the road. For the welfare of your family and yourself, it is best to get a Personal Accident Policy today. Find out the detailed information about the benefits and features of personal accident insurance! Also, know more about health insurance plans by IFFCO TOKIO

