

Frequently Asked Questions

Group Activ Secure Personal Accident

1. What is Group Activ Secure Personal Accident?

Group Activ Secure Critical Illness is a Personal Accident Insurance Policy offered by the Group master policy holder (Aditya Birla Idea Payments Bank) and underwritten by Aditya Birla Health insurance.

2. Who can enrol for this policy?

All full KYC compliant customers (having one or all of the following active account - Savings Account/ Current Account/ wallet) of Aditya Birla Payments Bank are eligible to enroll for this policy

3. Is there an eligible age limit for enrolling within this policy?

All adults aged between 18-60 years are eligible to enrol for this policy

4. What is an accident?

An accident means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

5. What type of events are covered under Personal Accident Policy?

If an Insured Person suffers an Injury due to an Accident which occurs during the Policy Period and that Injury results either in the Insured Person's death or in the Insured Person's disablement the accident or other medical conditions will be covered under the policy.

An accident may include events like:

- a. Rail / Road / Air Accident
- b. Injury due to any collision / fall
- c. Burn injury, drowning, poisoning, etc.

These are only illustrative and not an exhaustive list of types of accident. For any further assistance on events that are covered please contact the toll free call centre 1800 209 2265.

6. Does this policy cover natural death and daily sickness?

No, a claim is payable only in case of an accident or accidental death.

7. Are there any territorial restrictions applicable to the policy?

No, the coverage under this policy is WORLDWIDE however, claims, if any, will be paid in Indian currency only.

8. What is Accidental Death?

If the Insured Person suffers an Injury due to an Accident that results in the death of the Insured Person. Once a claim has been accepted and paid under this Benefit then cover under this Policy shall immediately and automatically cease in respect of that Insured Person.

9. What is permanent total disablement?

When an insured person sustains accidental injuries resulting in disablement of body parts such as eyes, hands, feet, toes, fingers, loss of hearing and loss of speech (as per the table of losses for Dismemberment) and is certified by a medical specialist that the injury has resulted in permanent total disablement of the insured.

OR

If the Insured Person suffers an Injury due to an Accident that results in the permanent total disablement of the Insured Person of the nature as specified in the table below, Insurer will pay 100% of the Sum Insured. **Table of Benefits**
Type of Permanent Total Disablement

- i) Total and irrecoverable loss of sight of both eyes

- ii) Loss by physical separation or total and permanent loss of use of both hands or both feet

- iii) Loss by physical separation or total and permanent loss of use of one hand and one foot

- iv) Total and irrecoverable loss of sight of one eye and loss of a Limb

- v) Total and irrecoverable loss of hearing of both ears and loss of one Limb/loss of sight of one eye

- vi) Total and irrecoverable loss of hearing of both ears and loss of speech

- vii) Total and irrecoverable loss of speech and loss of one Limb/loss of sight of one eye

- viii) Permanent total and absolute disablement (not falling under the above) disabling the Insured Person from engaging in any employment or occupation or business for remuneration or profit, of any description whatsoever which results in Loss of Independent Living

10. What does the insured have to do in the event of accident?

A claim can be intimated by calling the ABPB contact centre toll free number (1800 209 2265). After this the Insurance company will contact the Nominee/Legal heir/Claim initiator and communicate the list of documents and formalities to be carried out. The insurance company will generate a claim number and share the same with you for future reference of the claim.

11. Will a health card be provided with this policy?

No, as a health card is required for availing a cashless facility at a hospital which is not applicable to this policy.

12. Can I include my dependents/parents/spouse/kids/ siblings to my policy?

This policy only covers self and cannot include dependents/parents/spouse/kids/ siblings

13. What are the options & premiums available to me for selecting this policy (Inclusive of GST)?

Personal Accident	100000	2,00,000	5,00,000	10,00,000
Cover (Coverage per day of hospitalization)				
Price to customer				
Monthly (Rs.)	-	10	27	53
Annual (Rs.)	29.5	118	294	590

14. Can I increase or decrease my Sum Insured now?

The Sum Insured can only be increased or decreased at your next enrolment.

15. What are the payment options available to me?

You have 2 payment options, Annual and Monthly. However, any change to the mode can be done only at next enrolment and not in between the policy year. For all monthly mode policies, since premium is paid on installment basis, in case of any claim, balance of remaining installment premium will be deducted from the claim amount. In the event of non-receipt of the due instalment of premium within 15 days from due date in the manner specified under Rule 58 of the Insurance Rules 1939, then the Policy shall be null and void and no Benefit shall be payable hereunder

16. How do I know my next premium due date?

An SMS prior to the premium due date will be shared informing you to the premium due date.

17. Is there a Free Look period within this policy?

There is no free look period within this policy

18. List of personal details that can be modified during midterm of the policy?

For all changes to your policy, you would need to contact the ABPB Contact Centre 1800 209 2265.

19. The name on my Certificate is incorrect, how do I change this?

You will need to contact the ABPB Contact Centre 1800 209 2265.

20. Where can I find details on claim process?

Please refer to the claim procedure available within Terms and Conditions / Certificate of Insurance (Col)

21. What is the claim settlement period?

Please refer to Certificate of Insurance (Col) or contact call centre for details.

22. How can I cancel my policy?

Insurer shall cancel the Policy and refund the premium (for all lives which have not registered a claim with Us) on pro rata basis

You further understand and agree that Insurer may cancel the Policy by giving 15 days' notice in writing by Registered Post Acknowledgment Due / recorded delivery to Your last known address on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material fact by You without any refund of premium. Insurer may also cancel the Policy with or without refund of premium in case of non-cooperation by You or the Insured Person.

23. Is there a Grievances Redressal Procedure

In case of a grievance, you can contact Aditya Birla Health Insurance Company with the details through:

Website: adityabirlahealth.com/healthinsurance

Email: care.healthinsurance@adityabirlacapital.com (as mentioned in the T&C)

Toll Free: 1800-270-7000

Please refer to your Certificate of Insurance for further details.