

Disability Income Protection Insurance

(1) Need for cover

- (a) Disability Income protection insurance provides cover for professionals in the field of art.
- (b) It offers support to your earning capacity getting affected due to
 - (i) Accident
 - (ii) Sickness

(2) Salient Features

- (a) Temporary Total Disablement (TTD):

TTD caused due to injury or sickness is covered. It should commence within 365 days from the date of accident or event of sickness. No claim shall be presumed by reason of the disappearance of the insured person.
- (b) Permanent Total Disablement (PTD):

If temporary total disability continues beyond the maximum benefit period or 12 months whichever is higher is termed as permanent total disability. Here claim payable will be upto capital sum insured.
- (c) Policy also covers any injury caused while traveling by air.

(3) Benefits Extended

- (a) It provides monthly/weekly benefits when disabled.
- (b) In Case of Temporary Total Disability:
 - (i) Weekly benefits of 1% of sum insured.
 - (ii) Benefit payable is maximum upto 6 months.
 - (iii) Deductible is of first 15 days.
- (c) In Case of Permanent Total Disability:

Maximum amount payable is upto capital sum insured.

(4) **Exclusions**

- (a) Pre-existing disease are excluded.
- (b) Intentional or self-injury or attempted suicide
- (c) Being under influence of alcohol or having taken drugs or narcotics unless prescribed by a legally qualified physician or surgeon
- (d) While riding or driving in any kind of race or endurance test.
- (e) Pregnancy, childbirth, miscarriage or abortion
- (f) War or any act of war, whether was declared or not, invasion, civil commotions or riots or terrorism of any kind.
- (g) No claim shall be presumed by reason of the disappearance of the insured person.
- (h) Injury sustained while in armed forces (land, sea or air) of any country or international authority.

(5) **Key Information Requirements**

- (a) Income Tax Returns
- (b) Medical Examination Report

(6) **Contacts**

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