

Benefits and Coverages

What is covered in a PA Policy?

Depending on the plan chosen, all or some of the benefits given below are covered:

Death Benefit: In the unfortunate event of fatal accident, the Sum Insured will be paid to the nominee of the Insured Person.

Permanent Total Disablement: In the unfortunate event of an accident resulting in Permanent Total Disablement, the Insured Person will be paid the Sum Insured.

Permanent Partial Disablement: In the unfortunate event of an accident resulting in Permanent Partial Disablement, the Insured Person will be paid a specified percentage of Sum Insured, according to the disability which has been listed in the policy.

Temporary Total Disablement Benefit: In the unfortunate event of an accident resulting in physical recoverable total loss due to which insured suffers from financial losses, the insured person will be paid a specified percentage of sum insured for a specified number of weeks.

Education Grant: In the event of death or Permanent Total Disablement (PTD) of any of the Insured Parent due to an accident as defined in the Policy, the Company shall pay educational grant for the dependent Children who are in full term education as specified in the policy.

Transportation expenses of mortal remains : Specified amount for transportation expenses of mortal remains in case of accidental death of Insured person.

This is a general list. Please refer policy wording for details. You can visit http://www.insurancepandit.com/pa/pa_insurance.php for further details.

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