

TNAI Members Personal Accident Death Insurance Scheme

Definitions

- **Accident:** Accident or Accidental means a sudden, unintended and fortuitous external and visible event.
- **Accidental Death:** Accidental Death means Death resulting from Bodily Injury solely and independently of any other cause, occasions the Death of the insured person within 12 months from the date of accident.

Coverage

The insurance coverage will start only after the issuance of the policy to the members not from the date of registration at TNAI portal.

Scope

Accidental Death only

Insured person's nominee only will receive the compensation of 100% percent of the capital sum assured.

Sum Assured: 10 lakh

Specific Exclusions

1. Any member who is working or residing outside of India.
2. Natural Death
3. Payment of compensation will not be released in respect of Death or injury as a consequence of/resulting from
 - a) Committing or attempting suicide, intentional self-injury.
 - b) Whilst under influence of intoxicating liquor or drugs.
 - c) Drug addiction or alcoholism.
 - d) Whilst engaged in any adventurous sports and/or hazardous activities.
 - e) Committing any breach of law with criminal intent.
 - f) War, Civil War, invasion, act of foreign enemies, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint, or detainment, confiscation, or nationalization or requisition by or under the order of any government or public authority.
4. Consequential loss of any kind and/or any legal liability
5. Pregnancy including child birth, miscarriage, abortion or complication arising there from.

6. Participation in any naval, military or air force operations.
7. Curative treatments or interventions
8. Venereal or sexually transmitted diseases.
9. HIV and or related illness.
10. The company shall not be liable to make payment for any claim directly or indirectly caused by, based on, arising out of howsoever attributable to any of the following except covered by way of an extension:
 - a. Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self-medication.
 - b. Any Illness or Injury directly or indirectly resulting or arising from or occurring during commission of any breach of any law by the Insured Member with any criminal intent.
 - c. Act of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane or Illness or Injury attributable to consumption, use, misuse or abuse of intoxicating drugs, alcohol or hallucinogens.

Note: This is an illustrative list of exclusions and not exhaustive. For the entire list of exclusions, please refer the Group Policy Terms and Conditions issued to the Group Policyholder.

General exclusions

Insurance company will not pay for any compensation in respect of Death, Injury or disablement of the Insured Person arising out of:

1. Invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, assault, restraint, nationalization, civil commotion or loot or pillage in connection herewith.
2. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
3. The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.
4. Air travel except as a passenger on a recognized airline operating on regular scheduled air routes and air travel by any charter aircraft duly licensed as a recognized air carrier and flown by professional crews between properly established and maintained airports.
5. Participation in any kind of motor speed contest (including trial, training and qualifying heats)

6. This Insurance does not cover any loss, damage, cost or expense directly or indirectly arising out of a) Biological or chemical contamination b) Missiles, bombs, grenades, explosives due to any act of terrorism

Claim Procedure:

1 In the event of the unfortunate death of the insured member, the nominee should intimate TNAI by phone and through email (tnainsurance@gmail.com) mentioning the details of the policy as soon as possible.

2. A representative from the TNAI and claims team will be appointed to facilitate the nominee in raising the claim with the insurance company.

3. TNAI will provide assistance to the nominee by sharing the claim form and list of additional documents required for the claim.

4. The Nominee after receiving the instruction from claims team should furnish the required documents as soon as possible and share the same with us.

5. Claims team will confirm the validity of documents provided and share the same to insurance company and raise claim on behalf of the nominee with an intimation to TNAI.

6. In case any additional documents/test/investigation is required by the insurance company the same will be communicate to the nominee.

7. After due diligence and conformation of all the documents provided by the nominee the insurance company shall release the claim amount with a copy to TNAI.

Following documents are mandatorily required in the event of a death claim.

- Duly filled up claim form (will be available from TNAI Headquarters)
- Death Certificate
- Original FIR
- Original Panchnama (Summary of death report from the Police Department)
- Post mortem report

Please note - the final decision regarding the approval and amount of the claim lies with TNAI's Management Policy.