

## **Niva Bupa Health Insurance – PAI**

Age Group	18-65
Accidental Cover Sum Insured (SI)	Rs.20.00 lacs
Accidental Death (AD)	Rs.20.00 lacs
Permanent total disability (PTD)	Rs.20.00 lacs
Temporary total disability (TTD)	Rs. 5000 per week, maximum 8 weeks
Accidental Medical Reimbursement	Rs. 50,000 without OPD
Education Allowance for children	Rs.25,000/-
Residential or Vehicle Modification allowance	Rs.25,000/-
Premium including GST	Rs.850/-

### Permanent Total Disability – Coverage Details

<b>Nature of Permanent Total Disability</b>	<b>% of the Accidental Cover Sum Insured Payable</b>
Actual loss by physical separation or total and permanent loss of use of both hands	100%
Actual loss by physical separation or total and permanent loss of use of both feet	100%
Loss of sight in both eyes	100%
Actual loss by physical separation or total and permanent loss of use of one hand and one foot	100%
Actual loss by physical separation or total and permanent loss of use of one hand and sight in one eye	100%
Actual loss by physical separation or total and permanent loss of use of one foot and sight in one eye	100%
Loss of speech and loss of hearing in both ears	100%
Permanent and incurable paralysis of all limbs	100%
Permanent total loss of mastication	100%
The Insured Person suffers Injuries which do not fall within any of the categories specified above but are such that the Insured Person is unlikely to ever be able to physically engage in any occupation or employment or business for remuneration or profit.	100%