PROTECTING your wellbeing is important after an accident.

Activ Secure - Personal Accident Cover

- Complete protection for you and your family
- Protection against income loss 5% cumulative bonus per claim free year, maximum 50% of Sum Insured

Aditya Birla Health Insurance Co. Ltd.

ADITYA BIRLA CAPITAL

HEALTH INSURANCE

Life is so much better when you know that you are protected. Activ Secure - Personal Accident Cover is a specially designed plan to give you and your family the protection and financial backing required in case of an unfortunate accident.

Key Benefits

100% payout for Permanent Total Disabilities due to accidents#

Up to 100% payout on Accidental Death

Weekly benefit during Temporary Total Disability (TTD) due to accident.@*

Emergency Road Ambulance covered up to ₹10,000^

Protection for your Loans and EMI's*

5% per claim free year, maximum 50% of Sum Insured>

*Optional Covers #Not covered in plan I, @Maximum upto to ₹50,000 per week up to 100 weeks,
^ In Plan IV and V >For Plan V - applicable for Sum Insured up to 10 Crores only.

Customize your Personal Accident Plan in 3 simple steps.

Step 1 — Select your sum insured (₹)

Plan I	Plan II	Plan III	Plan IV	Plan V
1 – 10 lakhs (in multiples of 1 lakh)	1 – 10 lakhs (in multiples of 1 lakh)	1 – 10 lakhs (in multiples of 1 lakh)	5 – 10 lakhs (in multiples of 1 lakh)	-
15 – 25 lakhs (in multiples of 5 lakhs)	15 – 25 lakhs (in multiples of 5 lakhs)	15 – 25 lakhs (in multiples of 5 lakhs)	15– 25 lakhs (in multiples of 5 lakhs)	10 – 25 lakhs (in multiples of 5 lakhs)
30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)	30 – 50 lakhs (in multiples of 10 lakhs)
1 cr, 1.5 cr, 2 cr	1 cr, 1.5 cr, 2 cr, 5 cr	1 cr, 1.5 cr, 2 cr, 5 cr	1 cr, 1.5 cr, 2 cr, 5 cr, 10 cr	1 cr, 1.5 cr, 2 cr, 5 cr, 7.5 cr, 10 cr, 15cr, 20cr

Step 2 — Pick from 5 Base Plans

		Plan I	Plan II	Plan III	Plan IV	Plan V
1	Accidental Death Cover (AD)	100% of sum insured	100% of sum insured	100% of sum insured	100% of sum insured	100% of sum insured
2	Permanent Total Disablement(PTD)	-	100% of sum insured	100% of sum insured	100% of sum insured	100% of sum insured
3	Permanent Partial Disablement(PPD)	-	-	100% of sum insured	100% of sum insured	100% of sum insured
4	Education Benefit	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs	10% of sum insured max up to ₹10 Lakhs
5	Emergency Road Ambulance Cover	-	-	-	Covered up to ₹10,000	Covered up to ₹10,000
6	Funeral Expenses	-	-	-	Covered up to 1% of sum insured max up to ₹50,000	Covered up to 1% of sum insured max up to ₹50,000
7	Repatriation of Remains	-	-	-	-	Lump sum benefit of ₹50,000
8	Orphan Benefit	-	-	-	-	Lump sum benefit of 10% of sum insured, max up to 15 Lakhs
9	Modification Benefit (Residence and Vehicle)	-	-	-	-	Covered up to ₹1 Lakh
10	Compassionate Visit	-	-	-	-	Domestic: up to ₹10,000 International: up to ₹25,000
11	P.A. Cumulative Bonus / No Claim Discount	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured	5% per claim free year, max 50% of Sum Insured. Applicable for Sum Insured up to ₹10 Crores only.

		Individual - INR 49 (Available during renewals, if opted by the Insured)	Individual - INR 49 (Available during renewals, if opted by the Insured)	Individual - INR 49 (Available during renewals, if opted by the Insured)	Individual - INR 49 (Available during renewals, if opted by the Insured)	Individual - INR 49 (Available during renewals, if opted by the Insured)

Step 3 Pick your optional covers

	Optional Covers	
1	Temporary Total Disablement (TTD)	• Weekly benefit options (in ₹): 1000, 2000, 3000, 4000, 5000, 7500, 10000, 12500, 15000, 20000, 25000, 30000, 40000, 50000 • Maximum TTD limit can be 2 times the income. • Weekly benefit equal to 1/100th of TTD limit, maximum up to 50,000 per week, up to 100 weeks.
2	Accidental In-patient Hospitalization Cover	Covered up to 1% of Accidental Death Sum Insured or ₹1 Lakh whichever is higher
3	EMI Protect	3 EMIs totaling upto the following options (in ₹): 50000, 75000, 100000, 200000, 300000, 400000, 500000
4	Broken Bones Benefit	Benefit limit up to ₹1 Lakh/₹3 Lakhs/₹5 Lakhs (lump sum as per table)
5	Loan Protect	Available with Personal Accident sum insured up to ₹10 Crores only Options in ₹: 1 lakh – 10 lakhs (in multiples of 1 lakh) 15 lakhs – 25 lakhs (in multiples of 5 lakhs) 30 lakhs – 50 lakhs (in multiples of 10 lakhs) 1 cr, 1.5 cr, 2 cr, 5 cr Option may be chosen maximum upto Accidental Death Sum Insured amount
6	Coma Benefit	Benefit limit equal to Accidental Death Cover Sum Insured maximum up to ₹10 Lakhs
7	Burn Benefit	Benefit limit up to ₹1Lakh/₹2 Lakhs/₹3 Lakhs (lump sum as per table)
8	Accidental Medical Expenses	Coverage up to the lowest of following: 1) Actual Expenses 2) 10% of Accidental Death Sum Insured 3) 40% of admissible claim under Permanent Total Disablement 4) 40% of admissible claim under Permanent Partial Disablement 5) 40% of admissible claim under Temporary Total Disablement 6) ₹50,000 (In-patient expenses not covered)
9	Adventure Sports Cover	Benefit up to Accidental Death Cover Sum Insured, maximum up to ₹10 Lakhs
10	Worldwide Emergency Assistance Services (including Air Ambulance)	Available
11	Wellness Coach	Available

Eligibility Criteria	
i. Age	Minimum entry age - 5 years Maximum entry age - 65 years Coverage under Temporary Total Disablement (TTD) benefit cannot be renewed post 70 years
ii. Tenure	1,2,3 years
iii. Relationships covered	Self, spouse, up to 4 children, up to 2 parents and 2 parents in laws
iv. Eligibility for Sum Insured	Personal Accident Cover i. For Earning Member(s) • Basic cover Sum insured (in case Loan Protect benefit is not opted) Up to 12 times gross annual income of Insured • Personal Accident Cover taken along with Loan Protect optional benefit: Basic Cover Sum Insured plus Loan Protect optional benefit limit up to 15 times his/her gross annual income • TTD SI – Salaried/ Self-employed – Up to 2 times of Annual gross income. ii. Non-earning Spouse / Parent/Parent in laws – 100% of Proposer's Basic cover sum insured/eligibility or 30L whichever is lower • TTD Benefit is not applicable iii. Children/Student – 100% of Proposer's Basic cover sum insured/eligibility or 15L whichever is lower. TTD Benefit is not applicable

Major Exclusions[$]

Any claim directly or indirectly arising out of:

i. Suicide or attempted suicide, intentional self-injury

ii. War, act of foreign enemy, military or usurped acts

iii. Any hospitalization not arising out of an injury

iv. Insured person committing any breach of law with criminal intent

[$]Please refer to the policy document for complete list of exclusions

How to claim?

After the accident, intimate us within 7 days and submit claim documents within 30 days.

Documents required:

- ☑ Completed claim form
- ☑ Photo id and age proof
- ☑ FIR or attested copy of medico legal certificate
- ☑ Copies of consultation letters after accident
- ☑ Radiological investigation reports
- ☑ Additional documents for specific benefits

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.
Product Name: Activ Secure, Activ Secure Plan consists of Personal Accident Cover, Critical Illness Cover, Cancer Secure Cover and Hospital Cash Cover. Product UIN: ADIHLIP18076V011718. Advt. UIN: ABHI/LF/23-24/956. Address:- 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000, For more details on risk factors, terms and conditions please refer policy wording & prospectus carefully before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark/logo HealthReturns™, Healthy Heart Score and Active Dayz are owned by Momentum Group Ltd (MGL) (Formerly known as Momentum Metropolitan Life Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). T&C apply.