

6. Where there is an admissible claim for Accidental Death during the policy period, the health cover will continue for the remaining insured persons
7. Where there is an admissible claim for Permanent Total Disability during the policy period, the health cover would continue until the expiry of the policy for all the insured persons covered including the person who has made a claim for Permanent Total Disability and renewal thereof

Table of Benefits - B1	
Benefits	Percentage of the Basic Sum Insured
1. Death	100%
2. Permanent Total Disablement	100%
Total and irrevocable loss* of	
(i) Sight of both eyes	100%
(ii) Physical separation of two entire hands	100%
(iii) Physical separation of two entire foot	100%
(iv) One entire hand and one entire foot	100%
(v) Sight of one eye and loss of one hand	100%
(vi) Sight of one eye and loss of one entire foot	100%
(vii) Use of two hands	100%
(viii) Use of two foot	100%
(ix) Use of one hand and one foot	100%
(x) Sight of one eye and use of one hand	100%
(xi) Sight of one eye and use of one foot	100%

Table - B2			
Physical function already impaired prior to accident			Percentage of Sum Insured Deducted
1	Loss of toes all	All	20
	Loss of Great toe	both phalanges	5
	Loss of Great toe	one phalanx	2
	Other than Great, if more than		
	One toe lost, for each toe	For each toe	1
2	Loss of hearing both ears	Both ears	75
	Loss of hearing one ear	One ear	30

Physical function already impaired prior to accident			Percentage of Sum Insured Deducted
3	Loss of four fingers and thumbs of One hand		40
	Loss of four fingers		35
4	Loss of thumb both phalanges	Both phalanges	25
		One phalanx	10
5	Loss of index finger three phalanges	Three phalanges	10
	Two phalanges	Two phalanges	8
	One phalanx	One phalanx	4
6	Loss of middle finger	Three phalanges	6
		Two phalanges	4
		One phalanx	2
7	Loss of ring finger	Three phalanges	5
		Two phalanges	4
		One phalanx	2
8	Loss of little finger	Three phalanges	4
		Two phalanges	3
		One phalanx	2
9	Loss of metacarpals	First or second	3
		Additional (third fourth or fifth)	2
10	Any other Permanent partial disablement		Percentage as assessed by the Medical Board or by the government doctor

**Geographical Scope:** The cover under this section applies World Wide

9. **Annual Health Check-up:** Available up to 1% of Sum Insured subject to maximum of Rs.25,000/- in a policy year, available from Day 1 of the policy. The tests MUST be booked through digital assets (e.g. Mobile App). This benefit is available only on cashless basis.

**Note:**

This annual health check-up limit can also be utilized for vaccination expenses

In case of floater policy the limits are applicable per policy, in case of Individual / multi-individual policy this limit is applicable per each insured person.