

## Group Personal Accident Insurance

Group Personal Accident Insurance Policy ('Policy') is offered by Bajaj Allianz General Insurance Company Limited ('Insurer') and the coverage on the plan is effective subject to acceptance by the Insurer, who reserves the right to accept or reject my enrollment under the Policy. Any claims under the Policy shall be made to the Insurer. HSBC India does not underwrite the risk or act as the insurer and does not undertake any responsibility for the decisions made by the Insurer.

The coverage under the Policy shall commence, subject to acceptance by Bajaj Allianz General Insurance Company within 45 days from the date of meeting last of the eligibility criteria i.e. registration for HSBC India Mobile Banking, credit of first Salary within 90 days of account opening and completing third successive salary credit in the Domestic HSBC Salary Account under Employee Banking Solutions (EBS).

The policy will be valid for a period of 12 months from the commencement or enrolment under the policy. However, enrolment under the policy shall stand cancelled if customer ceases to be an Employee Banking Solutions (EBS) customer.

The nomination which has been registered on the linked Domestic HSBC Salary Account under (EBS) will be applied for the Policy. The customer can contact the Insurer and get the nomination changed during the Policy term.

If there is no nomination in the linked Domestic HSBC Salary Account under (EBS), the coverage under the Policy shall not commence.

The Insurer is registered with IRDAI with Registration No 113, having its registered office at Bajaj Allianz House, Airport Road, Yerwada, Pune – 411006. The coverage on the plan is effective subject to acceptance by Bajaj Allianz General Insurance Company, who reserves the right to accept or reject any application without assigning any reason.

HSBC India (IRDAI Regn.no. CA0016) is a corporate agent of Bajaj Allianz General Insurance Company Limited having its India corporate office at 52/60, MG Road, Fort, Mumbai – 400 001. HSBC does not act as an insurer or underwrite the risks and does not accept any responsibility for any decision made by the Insurer. Settlement of claims is not the obligation of HSBC India.

All claims would solely be settled by the Insurer. If any claim or dispute is received by HSBC India, it will forward the same to the Insurer and would endeavor to assist the policy holder/ claimant in trying towards earliest settlement of claim/ dispute by the Insurer.

Insurance is a subject matter of solicitation.

Valid from 08 August 2024.

### **Group Personal Accident (Basic Cover-Death only)**

Insurer will pay the Nominee 100% of the sum assured shown under the schedule headings. Basic, if during the Policy Period the Insured Person(s) meets with Accidental Bodily Injury that causes death within 12 months.

**What Insurer will not pay for any event that arises because of**, is caused by, or can in anyway be linked to any of the following.

1. Accidental Bodily Injury that the Insured Person(s) meet with:
  - a. Through suicide, attempted suicide or self-inflicted injury or illness
  - b. While under the influence of liquor or drugs
  - c. Arising or resulting from the insured person(s) committing any breach of law with criminal intent
  - d. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any duly licenses standard type of aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
  - e. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trail runs.
  - f. As a result of any curative treatments or interventions that the Insured Person(s) carry out or have carried out on his/her body.
  - g. Arising out of the participation of the Insured Person(s) in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
2. The Insured Person(s) 'consequential losses of any kind or their actual or alleged legal liability.
3. Venereal or Sexually transmitted diseases
4. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including. AIDS (Acquired Immune

Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.

5. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
6. Nuclear energy, radiation.

**Hospital Cash** - ₹1000 per day on hospitalization up to 7 days in a policy year

Exclusions are as given below:

- Any hospital admission primarily for investigation diagnostic purpose
- Expenses related to any admission primarily for enforced bed rest and not for receiving treatment.
- Obesity/Weight Control
- Change-of-gender treatments
- Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) etc
- Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving
- Expenses for treatment arising from Insured committing or attempting to commit a breach of law with criminal intent.
- Expenses incurred towards treatment in any Hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer.
- Treatment for Alcoholism, drug or substance abuse.
- Treatments received in health hydros, nature cure clinics, etc. where admission is arranged wholly or partly for domestic reasons.
- Dietary supplements and substances unless prescribed as part of hospitalization claim or day care procedure.
- Treatments received in health hydros etc., arranged wholly or partly for domestic reasons.
- Expenses related to the treatment for correction of eyesight due to refractive error less than 7.5 dioptries.
- Expenses related to any unproven treatment, services and supplies.
- Expenses related to sterility and infertility.
- Medical Treatment Expenses traceable to pregnancy and its complications.

**OPD cover with unlimited tele-consultation and one health check-up voucher**

Test covered in the health check-up voucher:

Test	Component
Hemogram	Monocytes - Absolute Count, Lymphocyte Percentage, Nucleated Red Blood Cells Neutrophils, Basophils, MCHC, Eosinophils, Haemoglobin, Platelet Count, Mean Corpuscular Volume(Mcv), Immature Granulocytes (Ig), Eosinophils - Absolute Count, Lymphocytes -Absolute Count, Basophils - Absolute Count, Neutrophils - Absolute Count, ImmatureGranulocyte Percentage(Ig%), Nucleated Red Blood Cells %, Haematocrit(Pcv), Red Cell Distribution Width - Sd(Rdw-Sd), Red Cell Distribution Width (Rdw-Cv), Total Rbc, Total Leucocytes Count, Mean Corpuscular Haemoglobin(Mch), Monocytes, ESR
Liver function test	Albumin Serum, Bilirubin- Indirect serum, Globulin, SGOT/SGPT Ratio, GGTP (Gamma GT), Alkaline Phosphatase Serum, SGOT/AST, A/G Ratio, SGPT/ALT, Bilirubin Direct Serum, Proteins Serum, Bilirubin Total Serum
Urine routine	Color, Urinary Leucocytes, Epithelial Cells, Crystals, Urine Ketone, Urobilinogen, Urinary Glucose, Urinary Protein, Urine Blood
Diabetic Profile	Fasting Blood Sugar, HbA1C
Lipid profile	VLDL, HDL/LDL Cholesterol Ratio, HDL Cholesterol Direct, LDL Cholesterol - Calculated, Non - HDL Cholesterol Serum, LDL/HDL RATIO, CHOL/HDL RATIO, Cholesterol-Total Serum, Triglycerides Serum
Kidney Function Tests	Blood Urea Nitrogen (BUN), Creatinine- Serum