

# Claim Process

We aim to make the claim process as smooth as possible for your convenience. Here's how it works:



## Step 1

Intimate the claim details on toll free no 1800-3009



## Step 2

Submit all the original documents and bills to RCare



## Step 3

Complete set of documents received at RCare



## Step 4

RCare adjudicates the case as approval/repudiate or seeks additional details



## Step 5

If Claim is approved, payment will be made by NEFT

### Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

To make a smart choice, get in touch with us right away!



reliancegeneral.co.in

1800 3009 (Toll Free)  
022-4890 3009 (Paid)



74004 22200



Connect directly with our Customer Care Executive  
Call 022-3383 4185 (paid line) only for senior citizen

Go digital with us



A Smart App by Reliance General Insurance

available on

Contact our Insurance advisor

RELIANCE

GENERAL  
INSURANCE

YES BANK

Disclaimers : Yes Bank is a Corporate Agent of Reliance General Insurance Company Limited bearing Corporate Agency Reg. No. CA0125. The General Insurance Products are offered and underwritten by Reliance General Insurance Company Limited. Servicing of the policy and adjudication of claims is sole responsibility of Reliance General Insurance Company Limited and Yes Bank can not be held liable for the same.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or read the sales brochure, prospectus and policy wordings carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103.

Reliance General Insurance Company Limited

Registered & Corporate Office:

Reliance Centre, South Wing, 4<sup>th</sup> Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.

Corporate Identity Number: U66603MH2000PLC128300.

UIN: RELPAGP01001V010001

Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

An ISO 9001:2015 Certified Company

follow us

LiveSmart

RELIANCE

GENERAL  
INSURANCE

YES BANK

Personal Accident



A cover that ensures  
your happiness with a secured  
future - That's Smart!

LiveSmart

RG/INCOM/CO/YES BANK/HL-05/BR/VER:1.0/100220



At Reliance General Insurance, we understand the gravity of unforeseen incidents. Our personal accident policy has therefore been created with such eventualities in mind. Though we might not be able to provide physical compensation, our policy is definitely equipped to give you and your family all the possible financial support you need at such critical time.



## The incredible benefits that make the Personal Accident Policy a smart choice:



### 5% increase in Capital Sum Insured (CSI)

The policy provides a 5% increase in CSI (in case of Death or Permanent Total Disablement) for each completed claim free year of insurance, subject to a maximum of 50%.



### Education fund for children

This Policy also pays for education fund of two children in case of death of the policyholder.



### Reimbursement of Medical expenses

You can also avail the benefit of reimbursement of actual medical expenses incurred following an accident up to 40% of the compensation paid or 20% of the CSI, under the policy whichever is lower. This benefit is available on payment of an extra premium of 20%.



### Carriage of dead body

The Policy further provides for reimbursement of transportation of dead body to the place of residence up to ₹ 2500/-



### Worldwide Coverage

Worldwide and round the clock insurance protection.



## What does the policy cover?

The policy provides for financial compensation in the unfortunate event of an accident leading to death or disablement of the insured. The scale of benefits payable is described below:

Risks Covered	Compensation as per percentage of Capital Sum Insured (CSI)
Death	100%
Loss of two limbs/two eyes or one limb and one eye (PTD)	100%
Loss of one limb or one eye (PTD)	50%
Permanent Total Disablement (PTD)	100%
Permanent Partial Disablement (PPD)	From 1% to 75% as per policy conditions

### Eligibility

A person can cover himself, spouse and dependent children under this policy. Entry age for self and spouse is minimum 18 years. Dependent child can be covered from 5 years to 25 years.

### Risks Covered and Premium Payable

These benefits come at a considerably low premium. You can choose out from tables of benefits given below:

Table of Benefits	Risk Covered	Rate per ₹ 1000/- Sum insured for different risk class		
		I	II	III
A	Death	0.45	0.60	0.90
B	Death+PTD	0.70	0.90	1.30
C	Death+PTD+PPD	1.00	1.25	1.75

### Note

- The above rates are chargeable to person between the age of 5 years and 70 years. For person beyond 70 years of age, a small additional premium is charged
- Service tax as applicable, will be added to the final premium amount

### Family Package Cover

In addition to insuring your own life, you can avail of a family cover and the cover is granted in the following pattern:

Insured person (Policy holder)	Capital Sum insured
Spouse, if earning	Equal to CSI
Spouse, if not earning	50% of CSI or ₹1 lac, whichever is lower
Children (Age 5 to 25 years)	25% of the CSI or ₹50,000/- per child, whichever is lower. (Benefits limited to those under table B only).

### Risk Classification

#### Risk Class I

Person engaged in administrative, managerial and similar functions like bankers, teachers etc.

#### Risk Class II

Builder, contractor & engineers engaged in superintending functions only, paid drivers of light motor vehicle, cash carrying employees, garage & motor mechanics, machine operators & persons engaged in occupations of similar hazard.

#### Risk Class III

Person engaged in hazardous occupations like working in underground mines, explosives, magazines, electrical installation with high tension supply and those engaged in occupations/activities of similar hazard.



## What does the policy not cover?

At Reliance General Insurance, we would like things to be as transparent as possible. To ensure that you do not face any misunderstandings when you make a claim, we would like you to know some of the major exclusions under the Policy:

- Compensation under more than one clause for same period of disability
- Any payment after admission of a claim for 50% or 100% of Capital Sum Insured
- Any claim in the same period of insurance exceeding the Capital Sum Insured
- Suicide attempt, VD, HIV, AIDS, criminal breach of law, influence of liquor/drugs
- Pregnancy related claim
- War and nuclear perils