

Introducing

ACCIDENT ARMOUR

The most comprehensive
Group Personal Accident Plan

- Create customized plans
- 50 unique benefits
- Coverage up to INR 10 Cr





Not just a Product, but a PLATFORM

Accident Armour is a platform thoughtfully designed to provide your consumers/ employees complete coverage from any unforeseen event related to accidents.

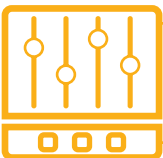
This platform is completely modular in nature and can be customized as per the needs of your organization. The benefits will not only support the consumer/ employee and their family against any financial liability, it will also safeguard the institution/ organization against any failed liabilities due to accidents.

Accident Armour Advantages



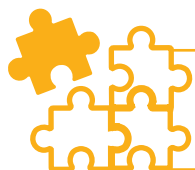
1. Pick & choose from 50 benefits. Make any combination.

2. Customize payouts for your chosen benefits in any way you want to offer.



3. Choose the limits you want to offer in each benefit.

4. Personalize as per need: Basis Geography, Mode of Transport, Type of Vehicle, Duration, Duty Hours, Place of Work and/or Membership etc.



5. Seamlessly Combine with other products of NBHI* or offer on standalone basis

* Group products only

Design your own Payouts in 2 simple steps

Customize as per your consumer/ employee needs.

Step 1: Choose what you want to link your Payout to:

- Any amount • EMI • Salary/Income • Bank Account/ Saving Account Balance
- Credit Card Limit/ Bills • Utility Bills • Loan/Outstanding Loans • Rent/ House Rent
- Average Quarterly Balance • SIP • Digital Wallet • Child Education Fees

Step 2: Decide the Payout value:

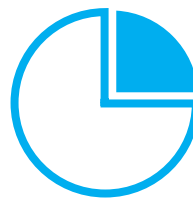
The value can be equal to, a percentage of, or multiple of the "payout option opted"

SOME EXAMPLES



Want to link it to a certain multiple of the monthly salary?

Option you create: Payout is 100X of the monthly salary for Accidental Death



Maybe linking it to the Average Quarterly balance (AQB) works better for you.

Option you create: Payout is 50% of the AQB in case of AD.



Prefer to link it to a certain percentage of the bank balance?

Option you create: Payout is 50% of the savings account balance in case of AD/PTD/PPD



You are a school and you want to link coverage to school fees.

Option you create: Payout is equal to 6 times the monthly education fees of the student.



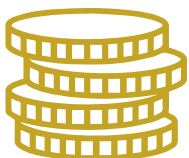
Want to link it to the employee band in the company structure?

Option you create: Payout is as follows:

Band 1 - AD cover is INR 1 Cr

Band 2 - AD cover is INR 50 Lac

Band 3 - AD cover is INR 25 Lac



Want to instead link it to SIPs in a particular way?

Option you create: Payout is equal to 3 SIPs on max. 5 days of accidental hospitalization, unlimited in a year.

Wait, there's more personalization available to you with Accident Armour



Coverage basis Geography

Example: Restrict coverage only for a certain city, like Delhi/NCR. Or offer worldwide coverage!



Coverage basis Mode of Transport

Example: Restrict coverage only for a certain vehicle. Like coverage only for 2-wheelers.



Coverage basis Job/Employment

Example: Restrict coverage only when at the job, or in uniform, or using the facilities etc.



No matter what your requirement, we have an array of benefits to choose from

MUST-HAVE BENEFITS



Accidental Death Benefit



Permanent Total Disability Benefit



Permanent Partial Disability Benefit



Temporary Total Disability Benefit



Serious Illness Benefit

OPD AND WELLNESS BENEFITS



Out-patient Expense Cover



Physiotherapy Cover



Rehabilitation Cover



Animal Attack Cover

ACCIDENTAL HOSPITALISATION AND RELATED BENEFITS



Accidental Hospitalization



Purchase of Blood Cover



Road Ambulance Cover



Hospital Daily Cash Benefit



Reconstructive surgery Cover



Transportation of Imported Medicine Cover



Burns Benefit



Coma Benefit



Head & Spinal Injury Benefit






Broken Bones Benefit











BENEFITS RELATED TO LOCATION OF INJURY

 Emergency Hotel Requirement Cover	 Adventure Sport Cover	 Terrorism Cover	 Common Carrier Benefit
 Repatriation Cover	 Domestic Travel for Medical Treatment Cover	 Air Ambulance Cover	 On Duty Cover

BENEFITS THAT CATER TO YOUR LIABILITIES

 Personal liability	 Loss of Activities of Daily Living Benefit	 Loan Protect Benefit	 Monthly Needs Benefit
 Loss of Personal Material Cover			

BENEFITS FOR FAMILY MEMBERS

 Family Counselling Benefit	 Education for Dependent Children Benefit	 Marriage Fund for Children Benefit	 Orphan Benefit
 Spouse Care Benefit	 Compassionate Visit Benefit	 Medical Insurance Premium Cover	 Parental Care Benefit



**ACCIDENT
ARMOUR**

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