

Group personal accident insurance (GPA)



**Comprehensive accidental
coverage for your employees or
members**



Contact Us

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WHO CAN BUY IT?

- Employers (corporates, factories, MSMEs)
- Educational institutions for students/staff
- Associations or clubs for their members
- NGOs and societies for volunteers
- Contractors for labor/workforce



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WHAT DOES IT COVER

❑ The GPA policy provides **24x7 worldwide protection** against **accidental bodily injury**, including:

1.Accidental death

- ✓ Lump sum benefit paid to nominee

2.Permanent total disablement (PTD)

- ✓ Complete loss of earning capacity (e.g., Loss of both limbs or eyesight)

3.Permanent partial disablement (PPD)

- ✓ Partial loss of function (e.g., Loss of one hand or eye)

4.Temporary total disablement (TTD)

- ✓ Weekly compensation for loss of income during recovery

5.Medical expenses (optional add-on)

- ✓ Reimbursement of hospital bills following an accident

6.Children's education benefit

- ✓ One-time payment for dependent child's education if insured dies in accident

7.Transportation of mortal remains

- ✓ Cost of returning body to hometown

OPTIONAL ADD-ONS (Depending on Insurer)

- Hospital Cash Allowance
- Broken Bones / Fracture Benefit
- Burns / Cosmetic Surgery
- Loan Protector Benefit
- Adventure Sports Cover
- Terrorism Cover
- Ambulance Charges

SUM INSURED OPTIONS

- ☐ Fixed per member (e.g., ₹1 lakh, ₹5 lakh, ₹10 lakh)
- ☐ Based on salary (e.g., 2- or 3-times annual salary)
- **Premiums are affordable and based on:**
 - Number of lives covered
 - Risk occupation classification (low, medium, high)
 - Chosen coverage and benefits

MAJOR EXCLUSIONS

- Suicide or self-inflicted injury
- Pregnancy or childbirth
- Influence of alcohol/drugs
- Participation in war, riots, or illegal acts
- Pre-existing disability
- Mental illness

WHY CHOOSE GPA?

- ✓ Protects employees & families from financial hardship
- ✓ Supports company's employee welfare obligations
- ✓ Customizable for different employee categories
- ✓ Premium paid by employer is tax deductible under business expenses