

# Individual Personal Accident Insurance



A safety net for you and your family  
against financial hardship caused by  
accidental death or disability.

**Protect it!**



## Contact Us

T: +91-6366992966

E: [info@synergy-insurance.com](mailto:info@synergy-insurance.com)

Synergy Insurance Broking Pvt. Ltd.  
IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)  
CIN: U7414MH2001PTC131966

## WHO NEEDS IT

- ❖ Salaried & self-employed individuals
- ❖ Business owners
- ❖ Outdoor & transport professionals
- ❖ Homemakers & students (as family cover)
- ❖ Anyone seeking financial security from accidental risk



Salaried & self-employed individuals



Business owners



Outdoor & transport professionals



Homemakers & students (as family cover)



seeking financial security from accidental risk

# WHAT DOES IT COVERS



## Accidental Death

Lump sum payment (100% of Sum Insured) to nominee



## Permanent Partial Disability

Proportionate compensation as per disability scale



## Permanent Total Disability

Payout for total loss of limbs, eyesight, or paralysis



## Ambulance Expenses

Coverage for emergency transportation



## Medical Expenses (Optional Add-on)

Reimbursement for treatment costs due to accident



## Children's Education Benefit (Optional)

Lump sum education grant per child if insured dies or is permanently disabled



## Temporary Total Disability (Optional)

Weekly compensation during recovery (usually 1% of SI per week)



## Optional Add-ons:

- Hospital cash benefit
- Accidental hospitalization
- Adventure sports extension
- Worldwide coverage
- Loan protector benefit

### Policy Overview:

Feature	Details
Policy Name	Domestic Travel Insurance
Eligibility	Indian citizens traveling within India
Travel Modes Covered	Air, rail, road, and sea travel
Coverage Period	Per trip / Annual multi-trip options available

### ⊘ Major Exclusions:

- Suicide or self-inflicted injury
- War, terrorism (unless specifically opted)
- Participation in hazardous sports or illegal activities
- Accidents under the influence of alcohol/drugs
- Pre-existing disability or illness



### Key Benefits:

- Affordable premiums
- No medical check-up up to certain limits
- Renewable for life
- Tax benefits under Section 80D (for accident riders if combined with health)