

Group Personal Accident (GPA)

1. What is the Group Personal Accident?

Group Personal Accident policy covers death or disablement arising out of accidents to the insured persons. Only employees will be covered under this policy. The premium for obtaining the policy is paid by IIL.

2. Who are all covered under GPA?

Only the employee is covered under Group Personal Accident policy.

3. What are the different benefits available under this policy?

Benefits under this policy are differentiated based on categories of employees. Therefore, the sum insured differs from category to category.

4. What are the Category based benefits?

Benefits	Insurance Coverage				
	Managers	Executive	Officer	Technician	Worker
Accidental Death	8 L	6 L	4 L	3 L	2 L
Permanent Disable	8 L	6 L	4 L	3 L	2 L
In Hospital Medical	1 L	75,000	75,000	50,000	50,000
Emergency Medical (Accident only)	5,000	5,000	5,000	5,000	5,000
Evacuation	5000	5000	5000	5000	5000
Dependent Child Education	20,000	20,000	20,000	20,000	20,000

5. Are there any conditions attached to this?

Yes. The following are the conditions –

- The sum insured for Accident Death and Permanent Disablement section shall not exceed 5 times the gross Annual Salary of the employee.
- Weekly compensation under Temporary Total Disablement section shall not exceed Gross Weekly Salary of the employee.

- The following risks are not covered under the policy
 - Injury caused by surgery.
 - Nuclear energy risk
 - Professional activities of Military personnel
 - Offshore activities
- The Dependent Child education benefit is for ward of those who have been covered under the policy and have died in accidents. It is payable for a maximum of five years.
- Other changes as stipulated by Insurance companies from time to time.

6. What are the documents to be submitted for various types of claims made under GPA?

The documents to be submitted are mentioned here against specific types of claims –

General Documents (Applicable to all types of Claims)

- Duly filled and signed Claim Form
- Photocopy of ID Card / Photocopy of current year policy

Accidental Death Cases

- Copy of post mortem examination report
- Copy of FIR from Police Department / Copy of Medico legal certificate
- Original death summary from the hospital
- Copy of the legal heir certificate, if the claim is for death of the principle insured.
- Viscera report for death due to poisoning or snake bite
- Death certificate from Municipal authority or Gram panchayat (applicable for claim reported from rural areas).
- Salary-slip prior to accident.

Permanent Disablement Cases

- Original detailed discharge summary / day care summary from the hospital.
- Treating Doctor's certificate giving details of injuries (How, When and Where Injury sustained)
- Copy of the FIR from Police Department / copy of Medico legal certificate.
- First consultation letter and subsequent treatment papers.
- Disability certificate from a concerned specialist affiliated with government hospital confirming the extent and nature of disability.

Temporary Total Disablement Cases

- Letter from HR stating leave period
- Salary slip prior to accident
- Fitness Certificate by treating doctor
- Medical / Hospital documents, if any.

In Emergency Medical Expenses

- Original doctor's bill with for consultation, duly signed by Insured.
- Original payment receipt of the hospital/doctor.
- Original bills, original payment receipts and reports for investigation.
- Original medical bills and receipts with corresponding prescriptions.
- Original invoice / bills for implants (Stents / PHS Mesh / IOL etc) with original payment receipts.
- Treating doctor's certificate giving details of injuries (How, when and where injury sustained) including whether the claimant was under the influence of any intoxicating material.
- Copy of medico legal certificate (in case of Road Accidents where FIR is registered).

In Hospital Expenses (Accident only)

- Original detailed discharge summary / day care summary from the hospital
- Original consolidated hospital bill with break up of each item, duly signed by the Insured.
- Original payment receipt of the hospital bill.
- Original bills, original payment receipts and reports for investigation
- Original medicine bills and receipts with corresponding prescriptions
- Original invoice/bills for implants (Stents/PHS Mesh/IOL etc) with original payment receipts
- Treating doctor's certificates giving details of injuries (How, when and where injury sustained) including whether claimant was under the influence of any intoxicating material.