



A Max India Joint Venture



**CUSTOMISABLE PERSONAL
ACCIDENT COVER FOR YOUR GROUP**



**GROUP PERSONAL
ACCIDENT**

Max Bupa
Health Insurance



Your health first

Max Bupa: Combining local understanding with global expertise

Max Bupa Health Insurance combines the values, expertise and knowledge of two leaders in the business of healthcare and insurance services. Based on international standards of service, excellence, experience and care records of Max India and Bupa, Max Bupa offers its customers quality services and benefits which in turn leads to long term relationships.

Max India Limited: A reputation for excellence

Max India Group brings expertise in Insurance and Healthcare through Max Healthcare, Max Life Insurance and Max Neeman. A Rs. 7,891 crore group, it has over 500 offices across more than 400 locations in India, 4.4 million customers, more than 20,000 employees and 57,000 people, all focused on delivering customer satisfaction.

Bupa Finance PLC: 60 years of Care



Established in 1947 as the British United Provident Association, Bupa today has over 11.3 million customers across 190 countries*. In addition to quality Health Insurance, Bupa runs Care Homes for the elderly and young disabled people. It also provides health assessments, health coaching and workplace health programmes.

^Source: Max India Ltd. Annual Report 2010-11.

*Source: www.bupa.com

Recognition and Awards:

Bupa:

- The Health Insurance Company of the Year Award - awarded at the U.K. Health Insurance Awards, 2009
- Best International Private Medical Insurance Provider, 2008 - awarded at the U.K. Health Insurance Awards
- Best Medical Insurer Company (2008, Bupa Arabia) - awarded at the Jeddah Chamber of Commerce and Industry Health Committee Awards
- Best Healthcare Provider of the Year - awarded at the U.K. Corporate Adviser Awards, 2009
- Best Individual Private Medical Insurance Provider - awarded at the U.K Money Marketing Awards, 2009
- Outstanding achievement in International Trade - awarded at the Queens Award, 2010

Max India Group:

- Max Life Insurance declared a 'Superbrand' by Superbrands India in 2008
- CII-Exim Bank Award for Business Excellence awarded to Max Life Insurance in 2008
- CIO 100 Award for technology implementation

Max Bupa:

- Declared Health Insurance Company of the year 2012 by the Indian Insurance review

Introducing Group Personal Accident Cover: A Customisable Plan for all groups

Max Bupa's group personal accident cover is a comprehensive cover for large as well as smaller groups like corporates, communities, associations and institutions. No matter what the size of your group, Max Bupa's Group Personal Accident is completely customisable to suit the requirements of your group members, giving you the flexibility and freedom to design the cover you need.

In addition to providing cover for basic benefits like accidental death, permanent total disability, permanent partial disability and temporary total disability, it gives you the power to pick and choose additional benefits for all or select members of the group, making it a truly one of a kind plan. You also have the flexibility to extend the coverage to dependants of group members.

Key Benefits of Group Personal Accident Cover

- **Most Comprehensive**

We offer you the most comprehensive coverage with many optional benefits along with the basic cover.

- **Flexible Covers**

Customize your cover as per the needs of your group, from comprehensive full package to an ala carte of benefits.

- **Wide Range of Sum Insured**

We offer a wide range of sum assured to match the requirements of your group members.

- **New Features**

With this plan, we introduce new and innovative features like corporate floater and Any one Year Loss, giving your group members enhanced protection.

- **Coverage for all**

We have designed the plan to suit the needs of varied groups including corporates, employee groups, communities, associations and institutions, which will ensure that our

cover answers all needs of individual members of your group.

- **24 x 7 worldwide coverage***

We offer you 24X7 coverage in any part of the world.

- **All Accidents Covered**

We also cover accidents resulting from natural calamities and don't exclude high-risk events.

- **Terrorism Cover**

We also cover your group members against terrorist attacks.

- **Lumpsum settlement**

We offer a lump-sum claim settlement for all basic benefits - *accidental death, permanent total disability, permanent partial disability and temporary total disability.*

- **Fast Issuance**

We provide hassle-free and fast issuance of cover with no medical underwriting involved.



* For all benefits other than Accidental Medical Reimbursements

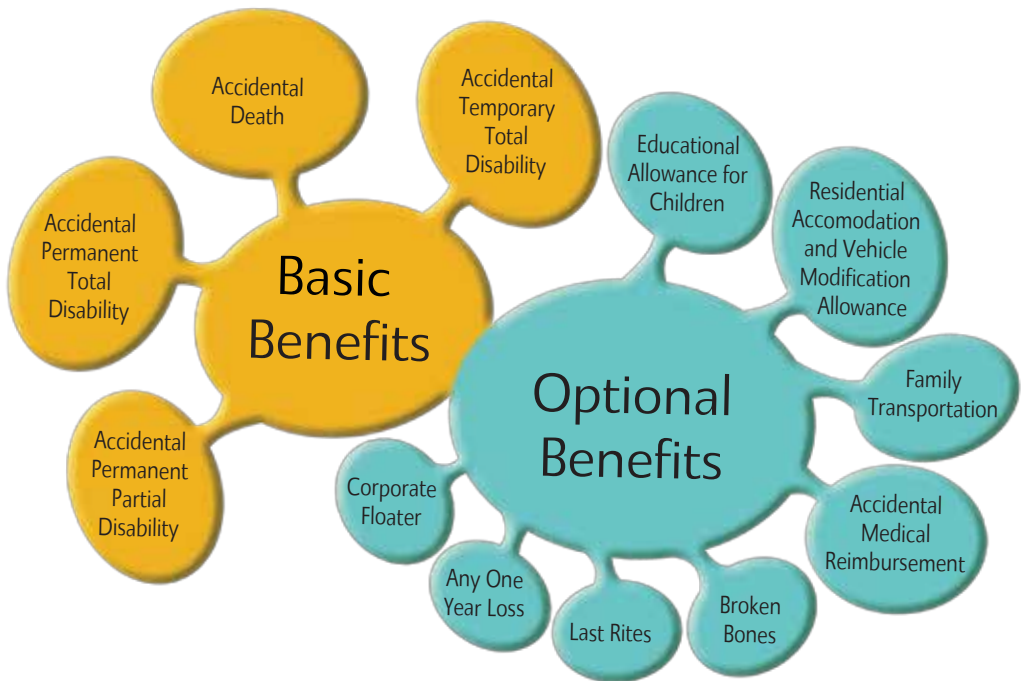
Policy Design

Choose your plan

Individual

Family Option - Group Personal Accident also offers the flexibility to cover families of individuals including primary insured, spouse and dependent children. You can also extend the coverage to parents of your group members as well.

What is Covered?



Basic Benefits* offered in the plan include:

- **Accidental Death (AD)** - A lumpsum amount for death resulting from accidental bodily injury
- **Accidental Permanent Total Disability (PTD)** - A lumpsum amount for below mentioned permanent total disability conditions resulting from an accident

Nature of Permanent Total Disability	% of opted limit
Actual loss by physical separation or total and permanent loss of use of both hands	100%
Actual loss by physical separation or total and permanent loss of use of both feet	100%
Loss of sight in both eyes	100%
Actual loss by physical separation or total and permanent loss of use of one hand and one foot	100%
Actual loss by physical separation or total and permanent loss of use of one hand and sight in one eye	100%
Actual loss by physical separation or total and permanent loss of use of foot and sight in one eye	100%
Loss of speech and loss of hearing in both ears	100%
Permanent and incurable paralysis of all limbs	100%
Permanent total loss of mastication/chewing	100%
The insured person suffers Injuries which do not fall within any of the categories specified above but are such that the insured person is unlikely to ever be able to physically engage in any occupation or employment or business for remuneration or profit.	100%



*The payment of benefit amount shall be as per policy terms and conditions.

- **Accidental Permanent Partial Disability (PPD)** - A lumpsum amount for below mentioned permanent partial disability conditions resulting from an accident.

Nature of Permanent Partial Disability	% of Principal Sum Assured
Total and irreversible loss of hearing in both ears	50%
Total and irreversible loss of speech	50%
Actual loss by physical separation or total and permanent loss of use of one hand	50%
Actual loss by physical separation or total and permanent loss of use of one foot	50%
Total and irreversible loss of sight in one eye	50%
Actual loss by physical separation or total and permanent loss of use of four fingers and thumb of one hand	40%
Actual loss by physical separation or total and permanent loss of use of four fingers	30%
Total and irreversible loss of hearing in one ear	30%
Actual loss by physical separation or total and permanent loss of use of thumb and index finger of same hand	25%
Actual loss by physical separation of all toes	20%
Actual loss by physical separation or total and permanent loss of use of thumb	15%
Actual loss by physical separation or total and permanent loss of use of index finger	10%
Non union of fractured leg or kneecap	10%
Shortening of leg by atleast 5 cm	7.5%
Actual loss by physical separation or total and permanent loss of use of middle finger	6%
Actual loss by physical separation or total and permanent loss of use of ring finger	5%
Actual loss by physical separation or total and permanent loss of use of little finger	4%
Actual loss by physical separation of great toe (both phalanges)	5%
Actual loss by physical separation of great toe (one phalanx)	2%
Actual loss by physical separation of any toes other than the great toe, provided that more than one toe is lost	1% each
Loss of metacarpals - first or second (additional) or third, fourth or fifth (additional)	3%

Temporary Total Disability (TTD)* - A lumpsum amount would be paid for absence from work subject to minimum 3 days of continuous absence.

*TTD benefit cannot be opted as a standalone benefit.

How to reach us?



Website:
www.maxbupa.com



Toll-Free No.:
1800-3010-3333

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Disclaimer: This is only a summary of the product features and is for reference purpose only. For more details on terms and conditions, exclusions and waiting period, please read sales brochure of Group Personal Accident Policy carefully before concluding a sale. Please call our customer service if you require any further information or clarification.

Statutory Warning: Prohibition of rebates (under Section 41 of Insurance Act 1938); 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 life or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the plan, nor shall any person taking out or renewing or continuing a plan accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or the tables of the Insurer. Any person making default in complying with the provision of this section shall be punished with fine, which may extend to five hundred rupees.



Max Bupa Health Insurance Company Limited

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www.maxbupa.com

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