

Personal Accident Cover

Scope of the Policy

- The scope of the policy shall extend on a worldwide basis, and therefore the cause of action may arise in India or elsewhere in the world.
- Every individual is covered up to the sum insured of INR 100,000.
- Policy remains valid for 1 year from the date of activation of the mobile phone and there will be a waiting period of 15 days from the date of activation for the insured to claim under the policy.
- This Insurance is not applicable for the individuals buying Second hand Mobile phone.
- Maximum liability of insurance company for any one individual will be Rs 1,00,000 even if the person has higher number of mobile phones issued in his/her name.

Who is covered?

- Any individual between the age group of 18-65 years.
- Person who has purchased the phone and has activated the phone using his own phone number [issued under his name or immediate family member (Parents, siblings or children)]

What is covered?

- Accidental Death: Accident means a sudden, unforeseen and involuntary event caused by external and visible and violent means. Compensation is paid to the nominee (Legal Heirs) of the insured in case there is an injury resulting in the loss of life of the Insured.
- Terrorism: Any death resulting from some Terrorism activity is covered, however terrorism activity arising out of the Nuclear, Biological or chemical means is excluded.

What is not covered?

Death of the insured in the events listed below is not covered under the scope of this policy.

- Natural Death
- Suicide, suicide attempt, or self Inflicted Injury, sexually transmitted condition, mental disorder, anxiety, stress or depression.
- Being under influence of drugs, alcohol or other intoxication or hallucinogens.
- Participation in actual or attempted felony, riot, crime misdemeanor or civil Commotion
- Violation of any law of land with criminal intent
- Death resulting from pregnancy or child birth
- Participation in any kind of motor speed contest
- While engaged in aviation, or whilst mounting or dismounting from or travelling in any aircraft (Exclusion not applicable to fare paying passenger)
- Underground Mining and contractor specializing in tunneling
- Naval military or air force personnel
- Ionizing radiation, Nuclear risk or Radioactivity
- Mosquito Bite
- Hazardous occupation/activities are not covered under the scope of the policy as per standard terms of Policy.

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Claim Procedure

Upon the happening of any event giving rise or likely to give rise to a claim under this Policy. The claimant should take following necessary actions.

Intimation

The claim has to be intimated to Zoom insurance brokers by the nominee of the insured within 7 days of the death of the insured. The contact Details are mentioned below:

- Contact No. : 9810048395
- E Mail ID : ashok.kumar@zoominsurancebrokers.com

Claims could also be registered by calling directly at the toll free number of ICICI Lombard- -18002666

Claim Documents:

In the event of death mandatory documents are to be sent to Zoom Insurance Brokers Pvt Ltd.

- Original Invoice copy in the name of insured clearly mentioning the IMEI Number (s) of the new Mobile Phone Purchased
- Completely filled PA claim Form & Covering Letter from Insured's Nominee
- Attested Copy of FIR.
- Attested Copy of Postmortem Report.
- Attested Death Certificate.
- In addition to above mentioned documents, additional supporting documents may be asked by the company or Third party administrator (TPA), on behalf of the Company, to investigate the Claim or the Company's obligation to make payment for it.
- Attestation should be from a gazette officer or notary.

*The claim documents should reach Zoom Insurance Brokers Pvt Ltd within 45 days from the date of intimation ,failing to which the insurance company shall not be liable to pay the claim. The Zoom Insurance brokers would assist the insured on the documents to be submitted for processing the claims.

Note:

- The Scanned copy of the claim documents are to be sent to Zoom Insurance Brokers Pvt Ltd. on ashok.kumar@zoominsurancebrokers.com
- The Original Documents are to be sent on The Zoom Brokers Pvt Ltd Office address in Gurgaon.

Zoom Insurance Brokers Address:

Zoom Insurance Brokers Pvt Ltd,

621, UdyogVihar Phase V,

Sector 19, Gurugram, Haryana 122008

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Claim Settlement

Following Nominee Details would be required at the time of Claim payment

- Payee name of the nominee
- Account details for Electronic funds transfer (EFT mandate form and cancelled cheque)
- AML documents (PAN card/Photo ID, Address proof, Relationship proof and 2 colour photographs) of the Nominee/Legal heir.
- Legal Heir certificate

Grievances

In case the claimant is aggrieved in any way, the claimant may contact The Zoom Insurance Brokers during normal business hours or can mail their queries on Mail Id' provided below.

Escalation Matrix

Escalation Level	Contact Person Name	Claim ID	Contact No.
Level 1	Ashok Kumar	ashok.kumar@zoominsurancebrokers.com	9810048395
Level 2	Sumit Kumar	Sumit.kumar@zoominsurancebrokers.com	9971364904
Level 3	Vikas Tiwari	vikas.tiwari@zoominsurancebrokers.com	9716132741