

Group Personal Accident Policy

Insurer : United India Insurance Company Ltd.

Policy Period: 1st April 2021 till 31st March 2022

Group Personal Accident insurance (GPA) provides protection to employees in the event of death or disability due to an accident. Under this insurance pre-decided compensation as mentioned in the policy is paid out to the impacted employee/family.

The cover is worldwide, but payment of claim can only be made in India and in Indian Rupees.

Our sum insured for the policy -Flat sum insured of INR 40,00,000 for all regular employees **FREQUENTLY ASKED QUESTIONS**

1. What is GPA policy?

Group personal accident policy provides insurance coverage against the risk of death / injury during the policy period sustained due to an accident caused by violent, visible and external means.

2. What kinds of the accidents are covered under the policy?

This insurance covers all types of accidents, for example while traveling, at work, at your residence, while playing, falling from stairs etc.

3. Benefits covered under the policy?

Accidental Death, Dismemberment, Permanent Total Disability, Permanent Partial Disability, Weekly Compensation due to Temporary Total Disability. It also covers fixed amount for medical expenses, repatriation of mortal remains, emergency family travel, education benefits.

4. Please explain what is Weekly benefit?

This policy compensates loss of earning up to a certain limit in case the employee is on an unpaid leave for medical/recuperation reasons. The insurance pays up to maximum of INR 10,000/ per week or actual weekly salary whichever is less.

5. How should I declare my nominee under this insurance?

All new joiner and existing employees should declare their nominee by logging in to the UHCP portal