

**Terms & Conditions of Insurance Covers Available to MahilaDelight Account holders for the first 1 year from the date of opening the account**

Personal Accident Death Insurance	Baggage Insurance	Hospitalization Expense
<p><b>Scope of Cover:</b></p> <ul style="list-style-type: none"> <li>Accident Death cover for the women account holders operates on a worldwide basis. Accident death arising out of external violent and visible means such as road accident, electrocution, drowning, lightning, burns, snake bite, fall, attack by animals to the first named female A/c holder.</li> <li>If it is a joint account, the joint holder is also covered under the scheme provided an additional premium of Rs.199 is paid.</li> </ul>	<p><b>Scope of Cover:</b></p> <p>Cover against loss of cash ,jewellery and valuables such as mobile phones, camera, watches, including baggage whilst travelling in India. The cover starts from the time of commencement of the journey till the account holder returns home. i.e during the travel/ stay at hotels. Loss arising out of burglary / theft /snatching / misfortune / accidental loss to the first named female account holder.</p> <p><b><i>For all cases, waiting period of 15 days from the date of account opening will be applicable.</i></b></p>	<p><b>Scope of Cover:</b></p> <p><b>Hospitalization expenses arising out of accidents only.</b></p> <p>In the event of any accidents arising out of external violent and visible means such as road accident, electrocution, drowning, lightning, burns, snake bite, fall, attack by animals to the first named account holder , the insurance company will pay/reimburse Medical Expenses for bodily injury caused by and arising out of the accident. The amount of hospitalisation expenses as would fall under different heads mentioned below, and as are reasonable and necessarily incurred thereof by or on behalf of such account holder, but not exceeding the Sum Insured in aggregate.</p>
<p><b>Sum Insured:</b> Ten lakh</p>	<p><b>Sum Insured:</b> Up to Rs.50,000/- (theft), Rs.10,000/-(misfortune)</p> <p><b>Exclusion:</b> Loss of jewellery or valuable from own residence / Items valued less than Rs.500/-</p>	<p><b>Sum Insured:UptoRs.One Lakh</b></p>
<p><b>Documents for claim settlement:</b></p> <ol style="list-style-type: none"> <li>Claim Intimation</li> <li>Claim form</li> <li>FIR/Scene Mahassar/Inquest Report</li> <li>Death Certificate</li> <li>Post Mortem Report</li> </ol>	<p><b>Documents for Claim Settlement:</b></p> <ol style="list-style-type: none"> <li>FIR is a must in all claims and upon happening of such an event written complaint should be lodged to the nearest police station and collect a copy of FIR</li> <li>Claim form</li> <li>List of items lost with description and value</li> <li>Original purchase / replacement bills if any.</li> <li>Survey or Investigation report arranged by the insurers.</li> </ol>	<p><b>Documents for claim settlement:</b></p> <ol style="list-style-type: none"> <li>Claim Intimation</li> <li>Claim Form</li> <li>Discharge Summary</li> <li>Lab reports/ Investigation reports</li> <li>Hospital bills</li> </ol>

<p><b>Claim Procedure:</b> Immediate intimation to the insurance company indicating the name of the account holder, account number, date of opening the account, date and place of death. Within 30 days from the date of intimation, all relevant documents as stated above to be submitted to the New India Assurance Company Limited, Divisional Office, Aluva under intimation to SIB H.O Retail Banking department. On receipt of all documents supporting the claim, the claim will be processed and settled by the insurance company within 15 days.</p>	<p><b>Claim Procedure:</b> Immediate intimation to the Insurance company about the loss followed by submission of other documents within 15 days of occurrence. Intimation to the Insurance company within 3 days of occurrence, in order to arrange investigation, if necessary. Once all documents are received at the Insurance Company, the claim will be processed and settled within 15 days.</p>	<p><b>Claim Procedure:</b> Immediate intimation to the insurance company about the loss followed by submission of relevant documents as stated above within 15 days of discharge from the hospital. On receipt of all documents supporting the claim, the claim will be processed and settled by the insurance company within 15 days.</p>
<p><b>DISCLAIMER:</b> It is the sole responsibility of the M/s.New India Assurance Company to settle the claim on time. You may please complete all the procedures prescribed by the insurance company for timely settlement of the claims if any.</p>		
<p><b>Contact Details:</b> M/s.New India Assurance Company, Divisional Office-760400, KodavathShoppingComplex,SubJail Road, Aluva-683101, Direct: 0484-2629747or Mr.Johny P.D-9446288742,Email: johny.pd@newindia.co.in  <b>The South Indian Bank Ltd.,</b> HO Retail Banking Dept, Kalamassery, Phone 0484-2933549, Email: insurance@sib.co.in</p>		