

Sankat Mochan FAQ's

What are the sections under Sankat Mochan policy?

There are 5 sections under Sankat Mochan policy, Basic , Wider , Comprehensive Accidental hospitalization & Accidental Hospital cash .

What are the covers under the sections Basic Wider & Comprehensive?

The coverage is broadly divided in 3 types:

- ☐ Basic: Death + Children's education bonus
- ☐ Wider: Death + Permanent Total Disability + Permanent Partial Disability + Children's Education Bonus
- ☐ Comprehensive: Death + Permanent Total Disability + Permanent Partial Disability + Temporary Total Disability + Children's Education Bonus

Does the Sankat Mochan policy cover natural Death or death due to some illness/disease?

Sankat Mochan policy covers Death occurring due to accidents or accidental injuries

What is covered under PTD - Permanent Total Disability?

The below mentioned disabilities are covered under PTD

- ☐ Doctor certified total, continuous and permanent:
 - o Loss of the sight of both eyes.
 - o Physical separation of or the loss of ability to use both hands and both feet.
 - o Physical separation of or the loss of ability to use one hand and one foot.
 - o Loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot.

What is covered under PPD – Permanent Partial Disability?

The disability covered under PPD is as per the table given below

An arm at the shoulder joint	70%
An arm above the elbow joint	65 %
An arm beneath the elbow joint	60 %
A hand at the wrist	55 %
A thumb	20 %
An index finger	10 %
Any other finger	5 %
A leg above mid-thigh	70 %
A leg up to mid-thigh	60 %
A leg up to beneath the knee	50 %
A leg up to mid-calf	45 %
A foot at the ankle	40 %
A large toe	5 %
Any other toe	2 %
An eye	50 %
Hearing of one ear	30 %
Hearing of both ears	75 %
Sense of smell	10 %
Sense of taste	5 %

What are the additional benefits under the policy?

The policy provides inbuilt additional benefits as below, no premium would be charged for these additional benefits

a Transportation : If a claim is paid under Accidental Death cover, the policy pays the actual cost of transporting your remains from the place of death to a hospital, cremation ground or burial ground.

The amount paid will be limited to the lower of Rs.5,000/- and 2% of the sums assured shown under the schedule headings Basic, Wider and Comprehensive

b Children Education Bonus: If a claim is paid under Accidental Death/ PTD then the policy makes one time payment of Rs.5,000/- each towards the cost of education of up to 2 dependent children who were under the age of 19 at the date of Accidental Bodily Injury.

What are the additional covers under the Sankat Mochan policy?

On paying extra premium accidental Hospital Cash can be opted as add on cover

Accidental Hospitalisation cover is optional or mandatory?

Accidental hospitalization cover is mandatory under each plan

What are the plans under Sankat Mochan policy?

There are 16 plans under Sankat Mochan policy. Self proposer can be covered under any of the 16 plans

I want to cover my wife & children under the sankat Mochan policy, what are the plans they can opt?

Dependant Spouse can be covered under plan 1-5 & children can be covered under plans 1 - 3

Can we cover foreign nationals working in India?

No. Sankat Mochan policy covers citizens of India permanently residing in India.

Can a NRI take SANKat Mochan policy?

NRI's cannot be covered under the policy

If a person is injured in terrorist attack, does this policy pay for such claims due to terrorist attacks?

If the insured person is a victim of terrorist attack, the claim would be processed, other terms conditions & exclusions applicable

What is the entry age for children?

The entry age for children under this policy is 5 years.

What is the maximum age for renewal of Sankat Mochan policy?

Sankat Mochan policy can be renewed up to 65 years

What are the claim documents to be submitted in case of claim?

The list of mandatory documents to be submitted in case of claims;

➤ **Death Claim**

- Claim form
- Police Panchanama, FIR, Post mortem Report, Death Certificate
- If admitted the Admission history

- **PTD & PPD**
 - Claim form
 - Disability Certificate from the treating doctor
 - Medical Examination

- **Temporary Total Disablement (weekly Benefits)**
 - Claim form
 - Medical Certificate from the treating doctor
 - Leave certificate from the employer
 - Investigation reports, discharge summary

- **Accidental Hospitalisation Cover**
 - Originals bills,
 - Investigation reports,
 - Discharge summary,
 - Consultation letters relating to the accidental injury

If I am hospitalized due to Accidental Injury can I avail the cashless facility?

No, cashless facility is not available for Sankat Mochan policy