

Welcome
YSR Team

Policy Period
16 July 2022 to 15 July 2023



RAGHNALL INSURANCE BROKING
AND RISK MANAGEMENT PVT. LTD



RAGHNALL

Objective

Training of Trainers

**YSR Bima Policy
Covering Bread
Earners of BPL
Families**





Definitions:

Accident:

Sudden unforeseen and involuntary event caused by external, visible, and violent means (wholly unexpected, not intended or designed)

Accidental Death:

Death resulting from Bodily Injury solely and independently of any other cause and resulting in the Death of the Insured Person

Bodily Injury:

Accidental physical bodily Injury solely and directly caused by external, violent

Visible Cause:

Accidental physical bodily Injury solely and directly caused by external, violent visible cause

Primary Bread Earners of BPL Families in the State of Andhra Pradesh:

Person registered as Primary Bread Earners of BPL Families in the State of Andhra Pradesh as identified by the Individual Aadhar Card and Rice Cards holders in the State of Andhra Pradesh, captured by the GVWV&VSWS authority.

Age: 18 years to 70 years

A: Benefits:

TABLE – 1

No	Type of Loss	% Of Capital Sum Insured
1	Accidental Death	100%
2	Total and Irrecoverable loss of i) Sight of both eyes or, of the actual loss by physical separation of two entire hands or two entire feet or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of one entire hand or one entire foot. ii) Use of two hands or two feet, or of one hand or one foot, or of such loss of sight of one eye and such loss of use of one hand or one foot.	100%
3	Permanent, Total and Absolute Disablement of the Insured from engaging in any employment or occupation of any description whatsoever.	100%
4	Permanent Partial Disability Limited to Total and irrecoverable loss of i. The sight of one eye, or ii. Of the actual loss by physical separation of one entire hand or of one entire foot. iii. Total and irrecoverable loss of use of hand or a foot without physical separation. iv. Loss of hearing both ears v. Loss of Speech	50%
5	Funeral Expense Cover: Reimbursable to The O/o Commissioner of Labour or the implementing agency of the government against undertaking from the nominee stating that they have received Rs. 10,000/- cash from the government for last rites expenses. This amount shall be deducted from total claim amount while making payment to nominee	



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B: Eligibility:

A person identified, through the survey conducted by designated department of Govt. of Andhra Pradesh, as a primary bread earner of a rice card holder and should have registered Aadhar Number and Rice Card Number with the SERP Authority of Andhra Pradesh State, during the tenure of the policy.

C: Exclusions:

1. Suicide or attempt of suicide
2. Self-inflicted injury
3. Pregnancy or childbirth
4. Pre-existing physical or mental defects, infections
5. Bleeding from inner organs
6. Aviation, other than as a passenger
7. Organized Motor Racing
8. War, including Civil War
9. Natural Death
10. Terrorism; except attack by Naxalites
11. Under any influence of alcohol or Drugs
12. Arising out of any breach of law or misfeasance
13. Service in armed forces
14. Nuclear radiation or nuclear weapons materials
15. Murder by immediate beneficiary



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TYPES OF ACCIDENTS /INCIDENTS

- ▶ ROAD ACCIDENT/ RAILWAY ACCIDENT.
- ▶ ACCIDENT DUE TO DROWING.
- ▶ ACCIDENT DUE TO FIRE.
- ▶ ACCIDENT DUE TO HANDLING OF POSIONOUS SUBSTANCE .
- ▶ ACCIDENT DUE TO STORKE OF LIGHTING [OR] ELECTRICAL SHOCK.
- ▶ ACIDENT WHILE WORKIUNG WITH LABOUR MACHINERY.
- ▶ MURDER.
- ▶ ACCIDENT OR DEATH DUE TO FALLING FROM HEIGHTS.
- ▶ SNAKE BITE/SCORPION BITE/ANIMAL BITE/ RABIES/ANY INJURY BY ANY ANIMAL RESULTING IN DEATH OR LOSS OF LIMB/S
- ▶ MURDER BY NAXALITES
- ▶ RIOTS.
- ▶ ANY OTHER ACCIDENTS.

ROAD ACCIDENT/ RAILWAY ACCIDENT.



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- ▶ First Information Report (F.I.R.)
- ▶ Spot Panchnama
- ▶ Inquest Panchnama
- ▶ Post-Mortem Report, confirming the exact cause of death
- ▶ Valid Driving license for deceased person
 - ▶ **Accidents occurring due to carrying of passengers in excess of the capacity of vehicles.** All the insured passengers shall be eligible for the claim
 - ▶ **Accidents occurring where the driver does not have a valid driving license.** All the insured passenger/s, except the one who is driving should be eligible for the claim.
 - ▶ **Accidents occurring where the driver is under the influence of Alcohol.** All the insured passenger/s, except the one who is driving should be eligible for the claim
 - ▶ **Mode of Transport shall not be the basis for the rejection of any claim**

ACCIDENT DUE TO DROWING.



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- ▶ First Information Report (F.I.R.)
- ▶ Spot Panchnama
- ▶ Inquest Panchnama
- ▶ Post-Mortem Report, confirming the exact cause of death.
- ▶ Additional evidences like Photographs/Videos may be produced, subject to availability, wherever the above stated documentary evidences are not sufficient.
- ▶ In exceptional cases, if the body is not found after a waiting period of 6 months, a declaration by the family along with certificate by an appropriate authority (not below the rank of Tahsildar) that the person is dead due to drowning is required. For, "Missing at Sea" claims settlement will be based on Final Investigation Report after waiting period of 2 (Two) years

ACCIDENT DUE TO FIRE.



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- ▶ First Information Report (F.I.R.)/ police report .
- ▶ Post-Mortem Report
- ▶ Spot Panchanama or Inquest Panchanama/ Inquest Report
- ▶ In case the body is completely charred to ashes, then a declaration by the family member and a certificate by an appropriate authority (not below the rank of Tahsildar) that the person has died in the fire will be required.

ACCIDENT DUE TO HANDLING OF POSIONOUS SUBSTANCE .



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- ▶ First Information Report (F.I.R.)
- ▶ Post-Mortem Report
- ▶ Viscera Report .
- ▶ Forensic lab report .

ACCIDENT DUE TO STORKE OF LIGHTING [OR] ELECTRICAL SHOCK



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- First Information Report (F.I.R.)
- Spot Panchnama
- Inquest Panchnama
- Post-Mortem Report
- Wherever the above stated documentary evidences are not sufficient, a report furnished by AP State Electricity Board Report shall be considered.

ACIDENT WHILE WORKING WITH LABOUR MACHINERY



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- 1) First Information Report (F.I.R.)
- 2) Spot Panchnama
- 3) Inquest Panchnama
- 4) Post-Mortem Report

MURDER.



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- 1) First Information Report (F.I.R.)
- 2) Spot Panchnama
- 3) Inquest Panchnama
- 4) Post-Mortem Report
- 5) Final police report of police , wherever necessary.

ACCIDENT OR DEATH DUE TO FALLING FROM HEIGHTS

- 1) First Information Report (F.I.R.)
- 2) Spot Panchnama
- 3) Inquest Panchnama
- 4) Post-Mortem Report



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SNAKE BITE/SCORPION BITE/ANIMAL BITE/ RABIES/ANY INJURY BY ANY ANIMAL RESULTING IN DEATH OR LOSS OF LIMB/S



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- ▶ First Information Report (F.I.R.) or Police Report
- ▶ Post Mortem Report or Report from Regional Forensic Sciences Laboratory
- ▶ Viscera Report (If Post Mortem report concludes that the death is due to the above cause, Viscera Report shall not be insisted)
- ▶ In case of permanent/ partial disability, there may or may not be a Post mortem report or medical analysis report. Hence, a certificate from any registered medical practitioner approved by the Indian Medical Association (IMA), health centre / sub-centre that death/disablement was caused due to the aforesaid will be required.
- ▶ In case the body is not found due to dragging/eaten-up by the animal, then after a wait period of 6 months, a declaration by the family member and a certificate by an appropriate authority (not below the rank of Tahsildar) that the person has died due to animal attack will be required.

MURDER BY NAXALITES



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- 1) First Information Report (F.I.R.)
- 2) Spot Panchnama
- 3) Inquest Panchnama
- 4) Post-Mortem Report

RIOTS.



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- First Information Report (F.I.R.)
- Spot Panchnama
- Inquest Panchnama
- Post-Mortem Report

ANY OTHER ACCIDENTS



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- 1) First Information Report (F.I.R.)
- 2) Spot Panchnama
- 3) Inquest Panchnama



D: DOCUMENTATIONS:

I. Documents common to all claims:

- 1) Duly filled Oriental Insurance company GIC Claim form signed by claimant
- 2) Proof of Age: Aadhar Card or any other document as specified in the notification u/s-7 of the Aadhar Act.
- 3) Copy of the Rice Card.
- 4) Death Certificate issued by Municipal Department (or) Disability Certificate issued by Civil Assistant Surgeon.
- 5) Copy of Bank Passbook (or) Cancelled Cheque for Bank Account Details of the Nominee / beneficiary.
- 6) Discharge Voucher (to be filled by Nominee or guardian (if the nominee is minor))

Imp Documents



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- ▶ Clear Visible Nominee Bank passbook Details/ Fir copy / post mortem report.
- ▶ Andhra bank merged with union bank.
- ▶ Syndicate bank merged with Canara bank.
- ▶ Driving license is mandatory



II. Documents for Death Claim:

- 1) First Information Report (F.I.R.)
- 2) Spot Panchnama
- 3) Inquest Panchnama
- 4) Post-Mortem Report, confirming the exact cause of death.
- 5) Viscera Report if viscera preserved.
- 6) Final Police Report, wherever necessary.
- 7) Hospital Treatment Papers / Medico Legal Certificate where the insured is hospitalized/treated in any hospital
- 8) In such case there may or may not be a Post-mortem report or medical analysis report. Hence, a certificate from any registered medical practitioner approved by the Indian Medical Association (IMA), health center / sub center that death/disablement was caused due to the aforesaid will be required



III. Additional Documents Under Permanent Total Disability Claim:

- 1) Medical Practitioner's Certificate or Dispensary Notes and Certificate showing reasons of becoming handicapped or non-functioning of organ OR
- 2) Certificate of Primary Health Centre / Sub District Health Official, with the counter signature of District Civil Surgeon.
- 3) Recent Photo of insured confirming the physical disability' will be required

FAQ's



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Questions	Answer
Who is Covered	Primary Bread Earners of BPL Families In The State of Andhra Pradesh
When it is Covered	From 16 st July 2022 to 15 th July 2023
What is Covered	Accidental Death & Permanent Partial Disability due to Accident.
What is Not Covered	<ul style="list-style-type: none"> • Natural Death • Self-Inflicted Injury • Pregnancy or Childbirth • Pre-existing physical or mental defects, infections • Bleeding from inner organs • Aviation, other than as a passenger • Organized Motor Racing • War, including Civil war • Suicide or attempted Suicide • Terrorism except attack by Naxalites • Under any influence of alcohol or Drugs • Arising out of any breach of law or Misfeasance • Service in armed forces • Nuclear Radiation or Nuclear weapons materials • Murder by immediate beneficiary
When Claim can be Intimated	Within 90 Days from the date of Accident.
Requirement Of Valid Driving License	<p>Driving License is mandatory wherever insured is driving a vehicle at the time of accident of a particular class as mentioned in Driving License.</p> <p>As per Motor Vehicle Act its is mandatory to drive with Valid driving license.</p> <p>Also incase of Learning License it is mandatory that a Permanent Driving License holder should accompany the learning license holder, when he/she is driving a vehicle.</p>



Do's & Don'ts

Do's	Don'ts
Drive Safe with a Valid Driving License.	Do not Drive vehicle without valid Driving License (for the vehicle that is being driven) & without proper safety measure.
	Driving under influence (DUI). It is a legal offense to drive after consuming alcohol or drugs.
Avoid doing any illegal activity.	Indulging in rash driving or street racing.
	Do not take unnecessary risk and involve yourself in any illegal activity
Always take safety measures while doing any activity.	Use Helmet and seat belt as applicable for your/ your family safety
	Don't drive in over seating Capacity. Follow all traffic rules and safety regulations. Do not talk on mobile/text while driving. In case driving with LL, please follow that the specified rules it is mandatory that a Permanent Driving License holder should accompany the learning license holder, when he/she is driving a vehicle.

Thank You



Ragnall Insurance Broking and Management Pvt.Ltd.
IRDAI Registration Number – 536.

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Insurance is the subject matter of solicitation