

FAQ & A on IADVL GPA Scheme

1. What is IADVL GPA scheme?

Group Personal Accident (GPA) is an insurance cover wherein, in the event of the person sustaining bodily injuries resulting solely and directly from an accident caused by EXTERNAL, VIOLENT & VISIBLE means, resulting into death or permanent/temporary, total/partial disablement.

2. What is the name of Insurance Company offering the cover?

National Insurance Company Limited, a Government owned general insurance company of India

3. What is the period of the policy?

It would start from 1st April 2019. Policy will cover for 1 year. Needs to be renewed every year.

4. Who pays for it? And who is eligible?

Ans: IADVL pays for it as a member welfare measure. At present all the life members (LMs) whose mobile numbers and email ID is available with IADVL (LM e-voters) are being enrolled.

5. What type of events is covered under Personal Accident Insurance?

An accident may include events like:

- Rail / Road / Air Accident.
- Injury due to any collision/fall.
- Injury due to Bursting of gas cylinder
- Snake-bite, Dog Bite • Burn Injury, Drowning, etc.
- All external, accidental means beyond control of the Insured.
- All of the above leading to accidental death and or permanent disability.
- These are only illustrative and not an exhaustive list of type of accidents.

6. What is scope of cover & benefits available under Personal Accidental cover offered?

Capital Sum Insured per person - Rs 15 Lakhs

Covers age between 25 to 80 only.

(a) Accidental Death - 100% Capital Sum Insured (CSI)

(b) Loss of Two limbs or two eyes or one limb and one eye - 100% Capital Sum Insured

(c) Loss of One limb or one eye - 50% of the CSI

(d) Permanent Total Disablement - 100% CSI

(e) Permanent Partial Disablement - Based on type of disability, % CSI will be decided.

(f) Temporary Total Disablement - Rs 5,000 per week upto maximum of 100 weeks

Accidental Hospitalization Expenses – Max of **Rs 2 Lakh per member** (Provided claim is admissible under any of the above a to f sections).

7. What is Permanent Total Disablement?

The bodily injury that totally, irrecoverably and absolutely prevents you from engaging in any kind of occupation. Total and Irrevocable loss of limb is also called Total Disablement.

8. Whether are there any territorial restrictions applicable to the policy?

No, the coverage under this policy is WORLDWIDE however, claims, if any, will be paid in Indian currency only

9. How to notify a claim?

- i). Upon the happening of any event which may give rise to a claim under the policy, written notice with full particulars must be given to the insurance company immediately. An email communication can be given to us.
- ii). In case of death, written notice shall be given immediately and in any case, within one calendar month after the death
- iii). In the event of loss of sight or hearing or amputation of limbs or permanent total disablement, written notice must be given within one calendar month after such loss

Single Point of Contact & Policy issuing Office of National Insurance Company Limited:

Contact Address:

National Insurance Company Limited
Gandhinagar Branch Office
7th Floor, 703, Moguls Court,
Basheerbagh, Hyderabad, Telangana State 500001.

Contact: Office Landline No: 040 – 23238933, Office : E-Mail Id: 556004@nic.co.in

Contact persons of National insurance company:

- 1) Mr Ashok Sayam - 7799906626 - ashok.sayam@nic.co.in
- 2) Mr G Subramanya Sastry - 7799903669 - g.subramanyasastry@nic.co.in

All claim documents may be couriered to address given above directly or may be sent through IADVL office.

Claims will be processed by National insurance company and amount will be directly credited to IADVL account or member doctor/nominee of the insured. (as provided by IADVL).

10. What are the documents to be submitted?

Duly completed claim form and following documents as needed.

A. In the event of Death

- i. Attending Doctors Report
- ii. Original Death Certificate
- iii. Original / attested Post Mortem / Coroners Report, where applicable
- iv. Attested copy of FIR / Panchanama
- v. Police Inquest report, where applicable
- vi. Any other document required by the company
- vii. Post mortem report

B. Permanent Total Disablement/ Permanent Partial Disablement/ Temporary Total disablement

- I. Attending Doctors Report
- ii. Disability Certificate from Govt. Registered Medical Practitioners, where applicable
- iii. Diagnostic reports like laboratory test, X- rays and/ or any other reports confirming injury
- iv. Police Inquest report, where applicable
- v. Any other document required by the company

C. Hospitalization Medical Expenses - Claim Documents

- i. Medical Bills corresponding to Doctor's prescription
- ii. Any other document required by the company"

11. Do the state branches of National insurance take the claims from members, instead of members contacting the office mentioned above?

IADV L trying to have National insurance Service offices in all 21 States in due course of time. However, the final settlement will be done at the office mentioned above. Moreover as the initial communication is through email, it is not difficult for member anywhere in India/ abroad to contact / inform insurance agency in case an event is to be reported. IADV L office will assist the members in filing the completed applications, as needed.

12. Can a new Life member be added in midterm ?

Yes. Additional members can be added for few months even initiative on the GPA from 1st April 2019.

13. What is the information a member needs to provide for availing the benefit of IADV L GPA scheme?

All members need to provide the following information **1. Name: (as in Aadhaar card), 2. LM number 3. DOB & Age, 4. mobile number, 5. email id, and 6.complete address** along with a filled and signed NOMINATION form. (Nomination form can be downloaded from our website www.iadvl.org)

14. I am a Life member (LM), but I have not become e-voter. Am I eligible for this policy?

Unfortunately, you cannot right way. But you will be eligible for this scheme in due course once you complete the process and become an e-voter of IADV L. The procedure to become e-voter is a very simple. For information on how to become an e-voter visit our website www.iadvl.org or contact your state secretary/ president.

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