GALAXY PERSONAL ACCIDENT SHIELD

Galaxy HEALTH INSURANCE

UIN: GHIPAIP25041V012425



PROTECTING YOU & YOUR LOVED ONES, ANYTIME, ANYWHERE

The **Galaxy Personal Accident Shield** is a comprehensive insurance plan designed to provide financial security against unforeseen accidents. Offering both **Individual and Floater** options, this policy ensures protection for individuals as well as families under a single cover.

Galaxy HEALTH INSURANCE

FLOATER

FEATURES OF THE POLICY



Entry Age
Adult:
18 years to 70 years
Dependent Children:
91 days to 25 years



Family Size
Covered up to
2A+3C



Sum Insured options
Minimum Rs. 5,00,000/-
Maximum Rs. 75,00,000/-
(in multiple of Rs. 1,00,000/-)
(Based on gainful employment)



Installment options
Facility to pay premium
in installments



Policy Term
1 / 2 / 3 / 4 / 5
years

Discount

1. **Loyalty Discount:** 5% in case if the insured is already a customer under specified products of Galaxy Health Insurance Company Limited
2. **Online Discount:** 5% on first online purchase and their renewals
3. **Long Term Discount**
   - Two-year policy: 10% discount on 2nd year premium.
   - Three-year policy: 12.5% discount on 2nd and 3rd year premium
   - Four-year policy: 14% discount on 2nd, 3rd and 4th year premium
   - Five-year policy: 15% discount on 2nd, 3rd, 4th and 5th year premium
4. **Premium waiver due to accident:** If a person died due to accident, premium waiver for their family member for one year

COVERAGE

Accidental Death (AD) +
Permanent Total Disablement (PTD) +
Permanent Partial Disablement (PPD)



Educational Benefit
Covered as lumpsum of
Rs. 25,000/-, per child
maximum 3 children



**Ambulance Charges /
Transportation Expenses
of Mortal remains**
Covered as lumpsum of
Rs. 5,000/-



**Travel Expenses
for one relative**
Covered up to 1%
of Sum Insured,
subject to a maximum
of Rs. 50,000/-

COVERAGE

Galaxy HEALTH INSURANCE



Vehicle and/or Residence Modification including home lift

Covered up to 10% of Sum Insured, subject to a maximum of Rs. 1,00,000/-



Purchase of blood and blood products

Covered up to 5% of the Sum Insured, subject to a maximum of Rs. 15,000/-



Funeral Expenses

Covered up to 1% of Sum Insured, subject to a maximum of Rs. 25,000/-



Cost of Artificial Limbs

Covered up to 10% of Sum Insured or Rs. 1,00,000/- or actuals, whichever is less



Cumulative Bonus

5% of the Sum Insured for every claim free year subject to maximum of 50%



No Claim discount in lieu of Cumulative Bonus

0.25% discount applicable on renewal premium



INDIVIDUAL

Galaxy HEALTH INSURANCE



Sum Insured
Sum Insured shall be basis on the monthly income from gainful employment as prescribed by the company

EMI

Installment options
Facility to pay premium in installments



Entry Age
Adult: 18 years to 70 years
Dependent children: 91 days to 25 years



Policy Term
1 / 2 / 3 / 4 / 5 years

FEATURES OF THE POLICY

Discount

1. **Family Discount:** If two or more members are covered under this policy 10% discount will be given on the total premium (applicable only for multi-individual policy)
2. **Online Discount:** 5% on first online purchase and their renewals
3. **Loyalty Discount:** 5% in case if the insured is already a customer under specified products of Galaxy Health Insurance Company Limited
4. **Long Term Discount**
   - Two-year policy: 10% discount on 2nd year premium.
   - Three-year policy: 12.5% discount on 2nd and 3rd year premium
   - Four-year policy: 14% discount on 2nd, 3rd and 4th year premium
   - Five-year policy: 15% discount on 2nd, 3rd, 4th and 5th year premium
5. **Premium waiver due to accident**: If a person died due to accident, premium waiver for their family member for one year (applicable only for multi-individual policy)

COVERAGE

Base Cover

Table A	Accidental Death (AD)
Table B	Accidental Death (AD) + Permanent Total Disablement (PTD) + Permanent Partial Disablement (PPD)
Table C	Accidental Death (AD) + Permanent Total Disablement (PTD) + Permanent Partial Disablement (PPD) + Temporary Total Disablement (TTD)



Educational Benefit
Covered as lumpsum of Rs. 20,000/- per child, maximum 2 children covered



Ambulance Charges / Transportation Expenses of Mortal remains
Covered as lumpsum of Rs. 5,000/-

COVERAGE

Galaxy HEALTH INSURANCE

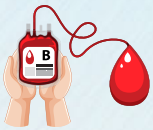
Base Cover



Travel Expenses for one relative
1% of Sum Insured subject to a maximum of Rs. 50,000/-



Vehicle and / or Residence Modification including home lift
Covered up to 10% of Sum Insured, subject to maximum of Rs. 1,00,000/-



Purchase of blood and blood products
Up to 5% of Sum Insured, subject to a maximum of Rs. 15,000/-



Funeral Expenses
Covered up to 1% of Sum Insured, subject to a maximum of Rs. 25,000/-



Cost of Artificial Limbs
Covered up to 10% of Sum Insured or Rs. 1,00,000/- or actuals, whichever is less



Reconstructive Surgery
Covered up to 5% of Sum Insured or Rs. 10,00,000/- or actuals, whichever is less



Cost of Crutches / Wheel Chair / Prosthetics
Covered up to 10% of Sum Insured or Rs. 1,00,000/- or actuals, whichever is less



Compassionate Visit
Within India: Covered up to Rs. 10,000/-
Outside India: Covered up to Rs. 25,000/-



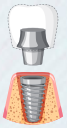
Air Ambulance
Covered up to 20% of Sum Insured or Rs. 1,00,000/- whichever is less



Special Beds
Covered up to Rs. 10,000/-



Rehabilitation and Pain Management
Covered up to 2% of Sum Insured subject to a maximum of Rs. 1,00,000/-



Dental Implants following an Accident
Covered up to 2% of Sum Insured or Rs. 50,000/- whichever is less



Cumulative Bonus
5% of the Sum Insured for every claim free year subject to maximum of 50%



No Claim discount in lieu of Cumulative Bonus
0.25% discount applicable on renewal premium

OPTIONAL COVERS (On payment of additional premium)

(Applicable for Individual only)

Galaxy HEALTH INSURANCE

Comprehensive Medical Expenses extension due to Accidental Grievous Injury

Inpatient Sum Insured: Rs. 1,00,000/- to Rs. 5,00,000/- (Multiples of Rs. 1,00,000/-)
Room Rent: not exceeding 2% of Sum Insured
OPD Limit: Up to Rs. 5,000/- per policy period

Hospital Cash

Rs. 1000/- for each completed day for maximum of 15 days per occurrence and 75 days per policy period

Loss of EMI / Loan Protector/ Loss of Income

Covered 6 EMI's, maximum up to Rs. 25,000/- per EMI

Home Convalescence

Rs. 500/- for each completed day for maximum of 15 days per occurrence and 60 days per policy period

Enhanced Education Benefit

Covered up to 10% of Sum Insured, subject to maximum of Rs. 10,00,000/- per child, maximum 2 children

- For more details on the coverages, exclusions, terms and conditions, please refer the product prospectus through www.galaxyhealth.com

To know more

Prohibition of rebates: (Section 41 of Insurance Act 1938):

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

- The information provided in this brochure is only indicative.

Reach us: © 044 - 4001 7227 / Toll Free: 1800 203 0007

Galaxy Health Insurance Company Limited

(Formerly known as Galaxy Health and Allied Insurance Company Limited)

Registered Office: "Prestige Polygon", 12th Top Floor (P), #471, Anna Salai, Nandanam, Chennai - 600 035 ● IRDAI Registration No.167 ● CIN: U65120TN2023PLC165765 ● GHI/FY 2024-25/ BROCHURE-GPAS (GHIPAIP25041V012425)/ENG/001 ● For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale ● IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint