

Sarv Suraksha Plus

1. What is the coverage under Sarv Suraksha Plus?

In Sarv Suraksha Plus, both Personal Accidental Death and Hospital Cash are covered.

2. Who is eligible for Sarv Suraksha Plus policy

NRI Account holders of Federal Bank Limited

3. What is the Premium of the policy?

PLAN	SUM INSURED	PREMIUM
Plan A	25 Lakh	511/-
Plan B	50 Lakh	865/-

4. What is the age limit for the policy?

This insurance scheme is available for NRI s of age between 18 to 65 years

5. Does the personal accident policy cover natural Death or death due to some illness /disease?

Personal accidental death policy covers Death occurring due to accidents only.

6. What is the cover under Hospitalisation Cash?

a) Hospital Cash – Hospitalisation due to accident & Illness

COVERAGE	PLAN A	PLAN B
Amount Payable Per Day	Rs.2500/-	Rs.2500/-
Number of Days Payable	10 days	10 days
Deductible	1 Day	1 Day

*Conditions apply



1800 420 1199

1800 425 1199

+91 484 2630994/5 (NRI)

www.federalbank.co.in



7. What is covered under Permanent disability?

Sl.No	The Disablement	% Base Sum Insured Payable
1.	Permanent Total Disablement	100%
2.	Permanent and incurable insanity	100%
3.	Permanent Total Loss of two Limbs (physical severance or the total and permanent loss of use)	100%
4.	Permanent Total Loss of Sight in both eyes	100%
5.	Permanent Total Loss of Sight of one eye and one Limb (physical severance or the total and permanent loss of use)	100%
6.	Permanent Total Loss of Speech	100%
7.	Complete removal of the lower jaw	100%
8.	Permanent Total Loss of Mastication	100%
9.	Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance	100%
10	Permanent Total Loss of Hearing in both ears	75%
11	Permanent Total Loss of one Limb (physical severance or the total and permanent loss of use)	50%
12	Permanent Total Loss of Sight of one eye	50%
13	Permanent Total Loss of Hearing in one ear	15%
14	Permanent Total Loss of the lens in one eye	25%
15	Permanent Total Loss of use of four fingers and thumb of either hand	40%
16	Permanent Total Loss of use of four fingers of either hand	20%
17	Permanent Total Loss of use of one thumb of either hand:	
	a) Both joints	20%
	b) One joint	10%
18	Permanent Total Loss of one finger of either hand:	
	a) Three joints	5%
	b) Two joints	4%
	c) One joint	2%
19	Permanent Total Loss of use of toes:	
	a) All - one foot	15%
	b) Big - both joint	5%
	c) Big – one joint	2%
	d) Other than Big- each toe	2%
20	Established non-union of fractured leg or kneecap	10%
21	Shortening of leg by at least 5 cms.	8%
22	Ankylosis of the elbow, hip or knee	20%

*Conditions apply



1800 420 1199

1800 425 1199

+91 484 2630994/5 (NRI)

www.federalbank.co.in



8. How to submit the claim?

Claim can be submitted through any one of the following ways.

1. E mail to Care@hdfcergo.com
2. Call the contact centre at 022 6234 6234 / 0120 6234 6234
3. WhatsApp communication : 8169 500 500
4. Write to – HDFC ERGO General Insurance Co.Ltd.
Stellar IT Park, Tower 1, 5th floor, C- 25 Sector 62 Noida Uttar Pradesh -201301

Note: Claim shall be lodged within 15 days from the date of occurrence of the event

Claim documents to be submitted for Accidental Death

1. Medical Practitioner's Report
2. Medico Legal Certificate
3. Death certificate
4. Postmortem if conducted/FSL (Forensic science laboratory) report – To check for drug abuse/intoxication
5. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable.

Claim documents to be submitted for Permanent Disability

1. Medical Practitioner's Report
2. Medico Legal Certificate
3. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury.
4. Disability certificate from a government certified Medical Practitioner or Government Hospital confirming the extent and nature of disability.
5. Discharge summary from the Hospital Medical reports, case histories, investigation reports, treatment papers as applicable.
6. Letter from treating Medical Practitioner mentioning the reason and date for disablement and confirming the disablement.
7. MLC/FIR copy/certificate regarding abuse of Alcohol/intoxicating agent if applicable.

9. Can a Resident Indian avail Sarv Suraksha Policy?

No, Only NRIs can avail the policy.

10. How to get the policy document?

Soft copy of the policy certificate will be sent to customer's email address.

*Conditions apply

11. When will the customer get the policy details?

T+ 5 Days

12. Can customers cancel the policy after availing it?

There is no free look-up period for this policy. If a customer cancels during the policy period they will receive a premium refund based on a pro-rata basis.

13. Can customers make payments from NRE and NRO accounts?

Yes, customers can make payments from both NRE and NRO accounts.

14. Does the Personal Accident cover apply worldwide for the Sarv Suraksha Plus policy?

Yes, it provides worldwide coverage.

15. Is Hospital cash facility available abroad?

No, the Hospital cash facility is available exclusively within India.

16. If an NRI returns to India, will the policy remain applicable for the remaining period?

Yes, the policy remains applicable, but the customer's status must be NRI when availing the policy.

17. When will the policy be issued after I've made the payment?

The policy issuance occurs in accordance with the HDFC ERGO's underwriting guidelines and TAT for issuance is T+5 days. (T= Fund Transfer date)

18. Single point of contact for assistance.

Bank side -First Point of contact

Email id : contact@federalbank.co.in

Toll Free Number (India 24*7) :
18004251199 18004201199

From Abroad : 91-484-2630994
+91-484-2630995

*Conditions apply



1800 420 1199
1800 425 1199
+91 484 2630994/5 (NRI)

www.federalbank.co.in



HDFC Ergo Sarv Suraksha Plus Policy DISCLAIMER

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117 Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. The above mentioned product is underwritten by HDFC ERGO General Insurance Company Limited. The Federal Bank Limited (Federal Bank Ltd, Federal Towers, Aluva, Kerala, India – 683101) is an authorized corporate agent of HDFC ERGO General Insurance Company Limited. IRDAI License No.CA0227. UIN: HDFHLGP24020V032324. UID: 15086

The service provided by The Federal Bank Limited is purely an agency service and is carried out strictly on a non-risk participation basis. The Federal Bank Limited, as corporate agent does not underwrite the risk or act as an insurer. Participation by the Federal Bank's customers in the insurance product is purely on a voluntary basis and is not linked to the avilment of any other facility from the Federal Bank Limited.

For more details on the risk factors, terms and conditions, please read the sales brochure/ policy documents before concluding the sale.

*Conditions apply