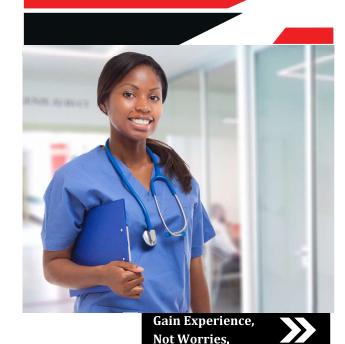
# PIONEER GENERAL INTERNCARE



### The Product

**INTERNCARE** offers compensation to interns /students on industrial attachment in the event of injuries or disability as a result of violent, accidental, external and visible events. In the event of hospitalization following an accident the medical expenses benefit will be paid directly to the hospital or medical facility. Alternatively the company will reimburse upon receipt of

original receipts and attending doctors report.

### **Scope of Benefit**

**Accidental Death:** : The death of the Insured occurring within 12 calendar months.

**Permanent Total Disablement:** Disability that renders the Insured incapable of attending to their usual business or occupation or engaging in any occupation. Provided such disability is total, and reasonably incurred for treatment of injuries resulting from an accident.

**Medical Expenses:** The actual cost of medical, surgical, hospital and related expenses necessarily continuous, permanent and occurs within 12 calendar months.

**Artificial Medical Appliances :** The actual cost of appliances/ aides incurred after treatment of injuries resulting from an accident

**Last Expense (Accidental Death):** The actual cost of appliances/aides, incurred after treatment of injuries resulting from an accident.: Payable within 48 hours following a fatal accident

#### Schedule of benefits

BENEFITS	Plan A	Plan B
Accidental Death	100,000	150,000
Permanent Total Disablement	100,000	150,000
Accidental Medical Expenses	20,000	30,000
Artificial Medical Appliances	10,000	20,000
Funeral Expenses (Accidental Death)	20,000	30,000
3 months premium	300	500
6 months premium	500	800
12 months premium	800	1,300

## What is not covered

- a) Intentional self-inflicted injuries
- b) Suicide or attempted suicide
- c) Injuries while under the influence of alcohol and drugs(other than prescriptions)
- d) War and Terrorism.
- e) Accident while traveling in aerial device expect as a passenger.
- f) Exceptionally risky activities and sports

\*\*\*Kindly refer to the policy document for the full list of exclusions\*\*\*



