

Brief on Insurance Facilities

Below are the facilities of the Insurance coverage under different policy. Please note that the list is not exclusive and the policy is governed by the agreement between bank and insurance company.

1. i. Name of Policy : **Group Personal Accident_ New Smart Bachat/Talab Khata**
Limit : NPR 1,000,000

ii. Name of Policy : **Group Personal Accident_ Salary Salary Account**
Limit : NPR 700,000

The detail of the coverage of the policy is as follows:

Risk Covering period	1 year from the date of issuance of policy
Time and area covered by policy	24 hours / 365 days, Worldwide
Accidental treatment cost limit	10% of Sum Insured within the policy period (For eg. if the person encounters accident and has to go through treatment the person shall be eligible for upto 10% of sum insured i.e. upto NPR 700,000.00/100,000.00)
Accidental Death	100% of the Sum Insured
Permanent Total Disablement	4% to 100% of the Sum Insured (as mentioned below)
Loss of sight of both eyes or hands or legs	100% of the Sum Insured (For eg. if someone meets and accident and losses both eyes, the person shall be eligible for full limit i.e. NPR 700,000.00/1,000,000.00.)
Loss of sight of one eye or one hand or one leg	50% of the Sum Insured (For eg. if someone meets and accident and losses one hand, the person shall be eligible for 50% of limit i.e. NPR 350,000.00/500,000.00.)
Loss of Speech	50% of the Sum Insured (For eg. if someone meets and accident and losses his/her speech, the person shall be eligible for 50% of limit i.e. NPR 350,000.00/500,000.00.)
Loss of hearing power of both ears	50% of the Sum Insured (For eg. if someone meets and accident and losses hearing power of both ears, the person shall be eligible for 50% of limit i.e. NPR 350,000.00/500,000.00.)
Loss of hearing power of one ear	20% of the Sum Insured (For eg. if someone meets and accident and losses hearing power of one ear, the person shall be eligible for 20% of limit i.e. NPR 140,000.00/200,000.00.)
Loss of thumb of hand	20% of the Sum Insured (For eg. if someone meets and accident and losses his/her thumb of hand, the person shall be eligible for 20% of limit i.e. NPR 140,000.00/200,000.00.)
Others	As specified in the policy.

2. i. Name of Policy: **Health/Medical Insurance_ New Smart Bachat/Talab Khata**
Limit : Domiciliary: NPR 20,000.00 Hospitalization: NPR 80,000.00

ii. Name of Policy: **Health/Medical Insurance_ Smart Salary Account**
Limit : Domiciliary: NPR 10,000.00 Hospitalization: NPR 40,000.00

3. i. Name of Policy: **Critical Illness_ New Smart Bachat/Talab Khata**
Limit : NPR 300,000.00

ii. Name of Policy: **Critical Illness_ Smart Salary Account**
Limit : NPR 100,000.00



Insured event: For the purposes of this Section and the determination of the Insurer's liability under it, the Insured Event in relation to the Insured, shall mean any illness, medical event or surgical procedure as specifically defined below whose signs or symptoms first commence more than 90 days after the commencement of Period of Insurance and shall only include:

a) *First Diagnosis of the below-mentioned Illnesses:*

1. Cancer
2. End Stage Renal Failure
3. Multiple Sclerosis
4. Benign Brain Tumor
5. Parkinson's Disease
6. End Stage Liver Disease
7. Alzheimer's Disease

b) *Undergoing for the first time of the following surgical procedures,*

1. Major Organ/Bone Marrow Transplant
2. Heart Valve Replacement or Repair
3. Coronary Artery Bypass Graft
4. Surgery of Aorta

c) *Occurrence for the first time of the following medical events more specifically described below:*

1. Stroke resulting in Permanent Symptom
2. Paralysis
3. Myocardial Infarction or Heart Attack
4. Coma of Specified Severity
5. Major Burns (at least 50% of body surface area)
6. Total and Irreversible loss of hearing in both ears
7. Total and Irreversible loss of speech

Above mentioned policies will be effective from very next day of account opening for salary account holders and policy coverage after 30 days in the case of New Smart Bachat Khata and will not cover any case related to suicide. The coverage will not include any event caused due to consumption of alcohol. Further, treatment done for skin/dental/eye (ENT) will not be covered by the policy until it is a necessity resulting from accident. All coverage/issues will be governed by the insurance policy.



Authorized Signature