

## Group Personal Accident Policy (GPA)

GPA is a 24/7 accident cover for an **employee only** which will compensate employees in event of death resulting from workplace accidents, severe injuries and loss of pay due to employee being unable to resume work for extended period.

Broadly in GPA Injuries can be broadly be classified as two types: Permanent Total Disablement & Temporary Total Disablement.

Permanent Total Disablement (PTD): This is when an employee wont be able to resume any kind of occupation post the injury. Some examples: Loss of hands, legs, eyesight etc. One point to note here is that the extent of payout that one gets depends on what is permanently lost. Eg: each eye, each hands, each leg, even one phalange of a finger has a predefined percentage of payout as specified in policy schedule. Do note that the minimum sum assured for any employees as per our company policy is Rs. 15 lacs and varies as per grade. In event of PTD the extent of sum assured is 150%.

Temporary Total Disablement (TTD): This is an injury to oneself due to which you cant attend work for a maximum period of 104 weeks. This is where you will get weekly compensation as equivalent of your weekly salary or of Rs. 20,000/- as per our policy terms whichever is lower for a maximum of 104 weeks. Weekly compensation is only applicable if there is Loss of pay involved from salary perspective.

Note: In event of death further process is involved in terms of documentation such as FIR, MLC copy, panchnama etc.

So what does it mean for you? It means whenever you get in an accident, either you or colleague should immediately reach your HR team or to central HR team member (Ms. Christina, Mr. Ram or self) and let us know as we have to intimate Insurance company of the event **within 24 hours** of the same. We will get in touch with you and take you through the process that is applicable to you.