



**MAGMA**  
General Insurance Limited



You can't predict the future,  
but you can **OneProtect** it

OneProtect is your shield against the unexpected, ensuring you are prepared for whatever surprises life may bring

Covers:



Accidental Death - 200% SI  
(Common Carrier)



Adventure Sports  
Injury/Death\*



Broken Bones\*



Burns\*

**OneProtect**  
Personal Accident Insurance

\*Optional Coverages

Protect yourself from unexpected financial burdens with **OneProtect**, a comprehensive accident insurance policy designed to meet your needs. In the event of an accident, OneProtect covers hospital, surgical, and medical expenses, and even provides financial support in case of Disability and Death.

## Eligibility

This policy is available for both individual and family (non-floater).



The proposer must be 18 years or older.



Dependent children aged 6 months to 25 years, provided at least one parent is insured.



No maximum age limit<sup>#</sup> for entry, or renewal of the policy.



### **Family Coverage:**

Includes yourself, your spouse, dependent children, dependent parents, dependent parents-in-law, dependent brothers and dependent sisters.

### **Policy Duration:**

Flexible policy terms of 1, 2, or 3 years.

### **Sum Insured:**

Options ranging from ₹2.5 lakh to ₹10 crore.

# Base Coverages



## **Accidental Death:**

Full insured amount for accidental death or disappearance under specified conditions.



## **Accidental Death (Common Carrier):**

Double payout on the sum insured or Rs 10 Cr., whichever is lower, for accidental death as a passenger on public transport (such as a scheduled aircraft or train).



## **Permanent Total / Partial Disability:**

Coverage for permanent total or partial disability due to an accident.



## **Accidental Hospitalization:**

Up to 20% of the insured amount or ₹5 lakh or hospital expenses resulting from an accident, whichever is lower.



## **Hospital Daily Cash (Accident Only):**

Daily cash benefit for hospitalisation, up to 30 days per policy period.



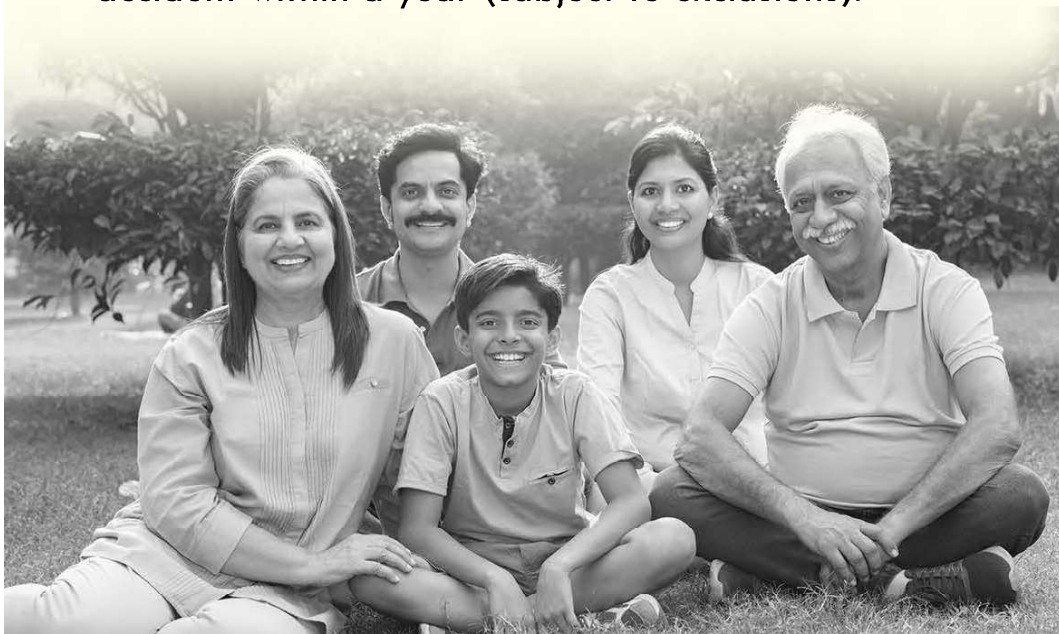
## Optional Coverages

- **Adventure Sports:**  
Covers accidental death and permanent total disability during supervised adventure sports (non-professional).
- **Enhanced Temporary Total Disability:**  
Pays 1% of the insured amount or ₹1,00,000 or actuals, whichever is lower, as a weekly payment for up to 104 weeks if you are temporarily unable to work due to an accident. Applicable for salaried individuals.
- **Loan Secure:**  
Covers outstanding loan amounts in case of death or permanent total disablement due to an accident.
- **Burns:**  
Pays a specified amount for burns caused directly by an accident, provided they are not self-inflicted and are confirmed by a doctor.
- **Broken Bones:**  
Pays a percentage of the insured amount if bones are broken due to an accident. This excludes hairline fractures.
- **Convalescence Benefits:**  
Pays a lump sum amount for hospitalization due to accidental injuries.

Hospital Stay	Sum Insured
Exceeds 30 Days	₹50,000
Exceeds 45 Days	₹1,00,000
Exceeds 60 Days	₹2,00,000



- **Coma:**  
Compensation for coma due to an injury with a Glasgow Coma Scale score of 3 for at least 96 hours and permanent neurological deficits.
- **Accidental Hospitalization Expenses (Medex - Global):**  
Covers accidental hospitalisation worldwide as mentioned in the policy schedule.
- **Parental Care Benefit:**  
Financial support for dependent parents if an Accidental Death claim is approved.
- **Transportation of Imported Medicine:**  
Covers actual expenses incurred on freight charges for importing medicines to India.
- **Marriage Fund for Children:**  
Financial support for the marriage of children aged 18 and above, in the event of an accidental death or permanent total disability.
- **Loss of Income:**  
Weekly payout for temporary disability. Applicable for self-employed.
- **Widowhood Benefit:**  
Payout for a partner if the spouse dies in an accident within a year (subject to exclusions).





For more details, visit our website:  
**[www.magmainsurance.com](http://www.magmainsurance.com)**

For any complaints, please contact us on

TOLL FREE NO:

**1800 266 3202**

or send an email to

**[customercare@magmainsurance.com](mailto:customercare@magmainsurance.com)**

#Some covers may not be available after the age of 70 years.

Disclaimer: The advertisement contains only an indication of the covers offered. Benefits may vary according to the plan opted for. Key Exclusions: 1) Loss that does not occur during the policy period. 2) Radioactive, chemical, nuclear contamination, or ionizing radiation. 3) Any intentional self-injury, suicide or attempted suicide, insanity, or stress. For more details, please read Policy Wordings and Prospectus carefully before concluding a sale. Magma General Insurance Limited (erstwhile Magma HDI General Insurance Company Limited) | [www.magmainsurance.com](http://www.magmainsurance.com) | E-mail: [customercare@magmainsurance.com](mailto:customercare@magmainsurance.com) | Toll Free: 1800 266 3202 | Registered Office: Equinox Business Park, Tower 3, Ambedkar Nagar, 2nd Floor, Unit Number 1B & 2B, LBS Marg, Kurla (West), Mumbai- 400070, Maharashtra, India | CIN: U66000MH2009PLC460693 | OneProtect UIN: MAGPAIP25036V012425 | Trade Logo displayed above belongs to Magma Ventures Private Limited and is used by Magma General Insurance Limited under license.

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