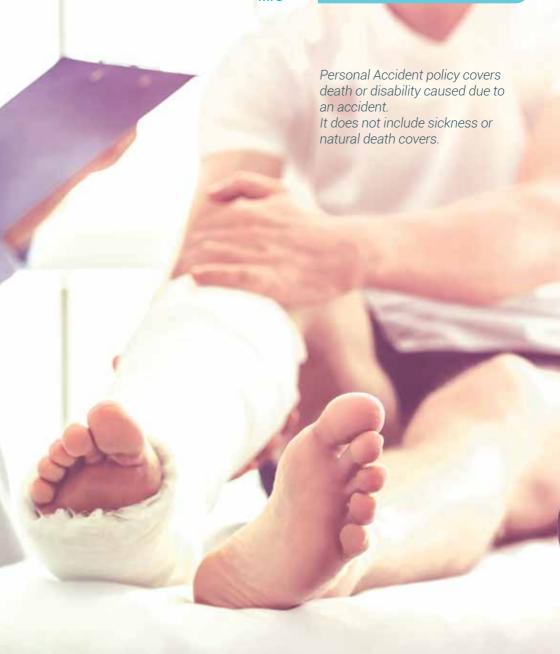


PERSONAL ACCIDENT INSURANCE



COVERS INSURED

Personal Accident Insurance provides cover in the event of accidental death or bodily injury. **Individual personal accident** insurance applies to individuals and their family members. **Group personal accident** insurance covers groups, mainly employees of institutions or organizations.

Covers include:

- Death
- > Restricted Permanent Disablement: loss of two or more limbs or loss of both eyes or loss of one limb and one eye or permanent total disablement
- ➤ Permanent Partial Disablement: a lump sum is payable on an agreed sliding scale depending upon the part of the body affected
- ➤ Temporary Total Disablement: temporary total and absolute disablement from engaging in the Insured's usual occupation
- ➤ Medical and Surgical Expenses: medical surgical or hospital fees necessarily incurred as a direct result of accidental bodily injury

Cover usually applies on a worldwide basis for travel.

OPTIONAL EXTENSIONS

- Passive war
- ➤ Repatriation expenses

MAJOR EXCLUSIONS

- > Losses other than those caused solely and directly by accidental and external means
- ➤ Dangerous sports, hazardous pursuits
- Diving or underwater activities
- > Engaging in aviation, other than air travel as a passenger
- > Insanity, venereal disease, aids, childbirth, pregnancy
- The insured being under the influence of, or being affected by, alcohol or drugs
- Suicide or any attempt thereat, intentional self-injury, wilful exposure to peril (except in an attempt to save human life) or any criminal act
- Insured taking part in naval, military or air force operations
- > Physical defects or infirmity which existed prior to an accident
- > Childbirth, pregnancy, venereal disease or aids
- > Kidnap and ransom
- > Professional sportsmen or sportswomen
- War and terrorism risks
- Nuclear risks
- Radioactive contamination

