PERSONAL ACCIDENT INSURANCE

Personal Accident policy covers death or disability caused due to an accident.
It does not include sickness or natural death covers.

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

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