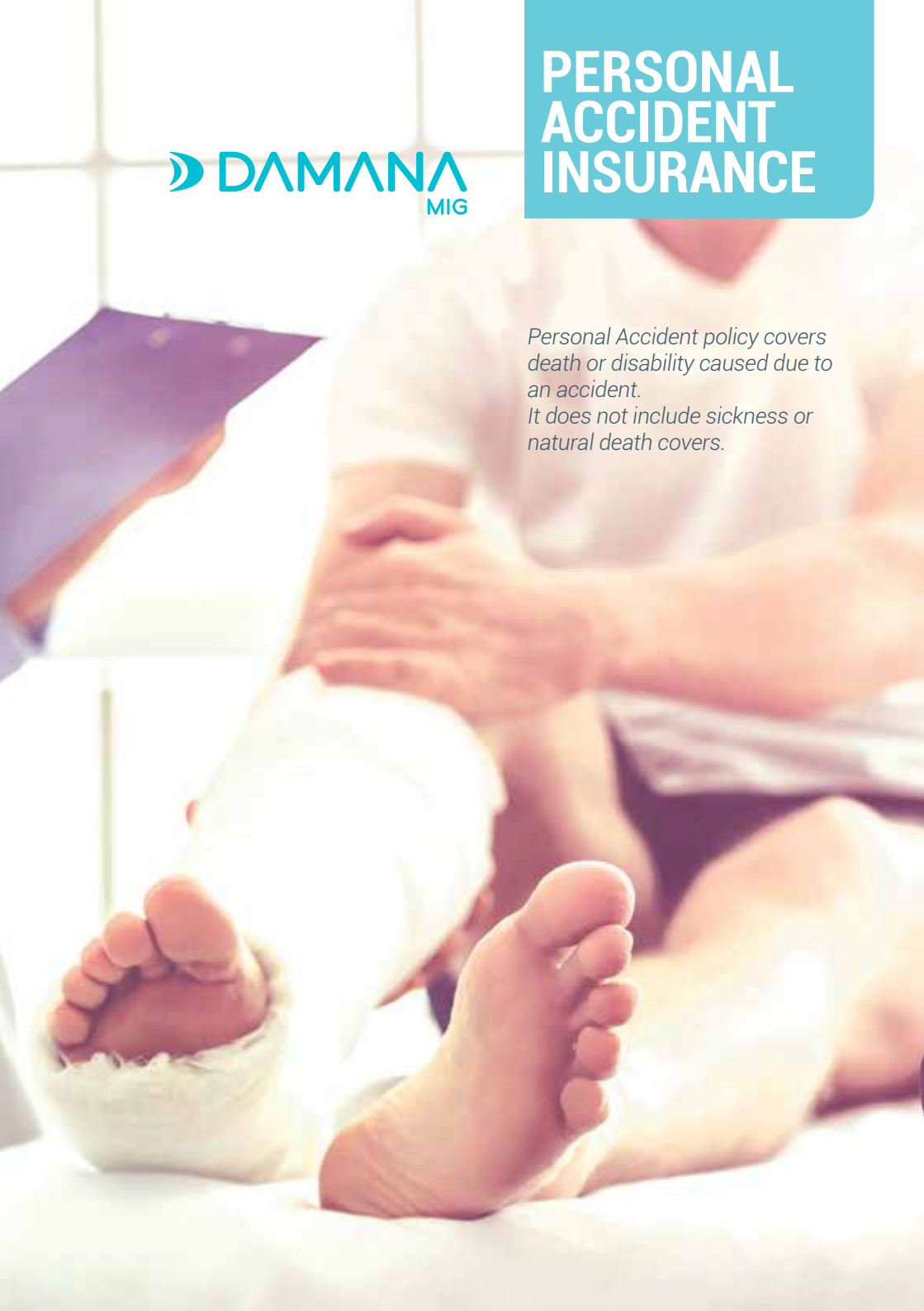




# PERSONAL ACCIDENT INSURANCE

*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

