Group Personal
Accident
The policy covers insured Persons on sustaining bodily injury caused solely and directly by accidental violent external and visible means where injury result in death or disablement.

The policy is arranged by a group of people with a common interest cover based on salary/wages or on capital benefit.

The benefits covered are:

1. Death
2. Permanent Total Disablement:
   Loss giving rise to physical separation or complete and irrecoverable loss of use of both hands or feet or of one hand and one foot or the loss of sight in both eyes or loss of one hand and one foot together with loss of sight in one eye.
3. Temporary total disablement:
   Disablement that totally prevents the Insured Person from attending in any way to his/her normal occupation. The benefit is limited to the actual weekly earnings up to a maximum of 104 weeks.
4. Accidental Medical Expenses:
   Medical expenses incurred, expended and authorized by a qualified medical practitioner resulting from an accident. Up to the limit specified in the policy schedules.

Exclusions

- Suicide or attempted suicide, willfully self-inflicted injury, mental disease or venereal disease
- Existing physical defect or infirmity
- Pregnancy childbirth miscarriage or abortion.
- Effects of intoxicating liquor and/or drugs except where drugs are prescribed by a Medical Practitioner or such qualified person
- While in or upon or entering or descending or falling from an aircraft in which the Insured person is traveling as a pilot or member of the crew or for the purpose of undertaking any trade or technical operation
- Engaged in steeple chasing hunting, polo playing racing (other than on foot), winter sports, mountaineering or climbing motor cycling whether as driver or passenger, sub-aqua pursuits water skiing or parachuting
- Using circular saws or woodworking machinery but excluding the portable tools applied by hand and used solely by the Insured person for private purposes without reward
- Above the age of 65 years of age unless the same is sought and granted by the Company.
- Political risks exclusion,
- Terrorism exclusion
- War and nuclear exclusion

FAQs

1. Does the cover extends to cover outside the domicile country?
   Yes, Policy covers world-wide in its scope for the purposes of travel for a period not exceeding six weeks.

2. Under permanent total disablement benefit can one be paid for partial loss?
   Yes, for partial loss a lower percentage of compensation is payable based on the continental benefit scale provided in the policy wordings.

3. Is the cover 24 hour and does it cover duty and pleasure?
   The policy is a 24 hour cover and covers while on duty and on pleasure.

*Policy Terms and Conditions Apply