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| **Name: Group Personal Accident Insurance** |
| **Brief Description**Covers employees against accidental loss of life or disability arising out of an accident while on duty or pleasure on a 24-hour basis. |
| **Who is this product for?**Anybody or group that experiences a risk of accident that can lead to death or incapacitation  |
| **What are the Key features/benefits?** • Accidental Death • Permanent Total Disablement (PTD) • Temporary Total Disablement (TTD) • Medical expenses • Funeral expenses • Occupational diseases |
| **What are the exclusions (If any)?** for Bodily Injury due to willful or deliberate exposure to danger (except in an attempt to save human life),  intentional self-inflicted injury, suicide or attempt thereat, or arising out of non-adherence to medical advice;2. for Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger in an aircraft duly licensed for the carriage of passengers;1. for Bodily Injury arising directly or indirectly from declared war or hostilities.
2. for Bodily Injury arising from direct participation in any violent labor disturbances, riot, civil commotion or public disorder;
3. for Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organization.
4. for investigations, operations or treatment of a purely cosmetic nature for obesity, to cure/improve impotency or undertaken to facilitate pregnancy other than as a direct result of an accident.

8. for mental disorders including, but not limited to anxiety disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, physosexual disorders, adjustment disorders, organic mental disorders, mental retardation and autism unless caused by an Accident;9. for chronic fatigue syndrome or myalgia; 10. arising from Bodily Injury to or Illness affecting the spine or the musculature, ligamentous system, cartilage dura, nervous system or blood supply of the spine other than once during any 12-month Period of Insurance commencing from the commencement date or renewal date of the Policy;11. for any Bodily Injury or Illness caused by or related to congenital disease or defect unless such condition or defect has been declared to and has been accepted by the Company in writing prior to the first commencement date of the Policy;12. for1. being under the influence of alcohol, drugs or narcotics unless such drugs or narcotics were administered by a medical practitioner (other than himself) or unless prescribed by and taken in accordance with the directions of a medical practitioner (other than himself),
2. driving a motor vehicle and having more than the legal limit of alcohol in his/her blood.

 The onus shall rest upon the Policyholder or the beneficiaries to prove that a) or b) was not the cause of the accident.  13. for any loss caused or contributed to directly or indirectly wholly or partly by:1. bacterial infection (except pyogenic infections which shall result from an Accidental cut or wound) or any other kind of disease or sickness;
2. medical or surgical treatment, services or supplies except as may be necessary solely as a result of an Accident;
3. for Bodily Injury or Illness arising directly or indirectly from deliberate violation of criminal law;
4. Any loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a physician.
5. Driving or riding as a passenger in or any vehicle

 1. engaged in any race, speed test or endurance test or
2. being used for acrobatic or stunt driving or
3. being used for smashing, such as in “demolition derby” or
4. being used for any other purposes except transportation.

 1. Winter sports, skin diving, cliff diving, rock climbing, mountaineering, potholing, hang gliding, parachuting, hunting, driving or riding in any kind of race.
2. The insured person involving in dangerous sports or pastimes.
3. Any loss arising out of War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
4. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
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| **Attachments: (Brochure/application form/claim form)**  |
| **Sign up process**Your Name, Name of organization, Type of organization, No. of employees Or Positions, phone contact, email address, Monthly Earnings  |