

## **Suitability**

In this fast paced world anyone may meet with accident resulting in financial burden to oneself/family and as this policy seeks to provide compensation on death or disability caused by an accident, it is suitable for all people.

## **Salient Features**

1. Accidental Death
2. Permanent Total Disability
3. Permanent Partial Disability
4. Temporary Total Disability (weekly benefit)

## **Death**

The Policy will pay the sum insured stated in the Schedule if death of the Insured or the insured person occurs within 12 calendar months due to an accident occurring during the policy period .

## **Permanent Total Disablement**

The policy will pay up to 100 % of the total sum insured if the Insured or the insured person is injured due to an accident occurring during the period of insurance and within 12 calendar months of its happening, the Injury becomes the sole cause of permanent total disablement.

## **Permanent Partial Disablement**

The policy will pay a proportion of the sum insured according to the scale of benefits if the Insured or the insured person is injured due to an accident occurring during the policy period and within 12 calendar months of its happening, the Injury becomes the sole cause of a permanent partial disablement

## **Temporary Total Disablement**

The policy will pay a weekly benefit of 1% of the Sum Insured, if the Insured or the insured person is injured due to an accident occurring during the period of insurance and within 12 calendar months of its happening, the Injury results in the Insured or insured person being totally unable to attend his occupation as stated in the Schedule. The compensation is paid for period of 104 weeks.

## **General Exclusions:**

Suicide, self-inflicted injury, pregnancy or childbirth, pre-existing physical or mental defects, infections, bleeding from inner organs, aviation other than as a passenger, motor rallies, war, civil war, terrorism or similar situations

### Scale of Benefits in case of Permanent Partial Disablement

Benefits	Compensation as % of the Sum Insured
Death	100
Loss of sight on both eyes	100
Loss of both hands	100
Loss of both feet	100
Loss of one hand and one foot	100
Loss of one eye and one hand	100
Loss of one eye and one foot	100
Other total permanent disablement	100
An arm at the shoulder joint	70
An arm above the elbow joint	65
An arm beneath the elbow joint	60
A hand at the wrist	55
A thumb	20
An index finger	10
Any other finger	5
A leg above mid-thigh	70
A leg up to mid-thigh	60
A leg up to beneath the knee	50
A leg up to mid-calf	45
A foot at the ankle	40
A large toe	5
Any other toe	2
An eye	50
Hearing on one ear	30
Hearing on both ears	75
Sense of smell	10
Sense of taste	5