



Prospectus & Sales Literature
Compulsory Personal Accident Cover for
Owner – Driver under Motor Insurance

UIN- IRDAN150RP0045V01201819

Prospectus

Compulsory Personal Accident Cover for Owner – Driver under Motor Insurance

The Policy covers the following scale for bodily injury/ death sustained by the Insured, in direct connection with any of the vehicle of which he/she is the registered owner or whilst driving or mounting into/dismounting from such vehicle or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

- A. the compensation shall be payable under only one of the items (i) to (iv) above in respect of Insured arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum insured as stated in the schedule during any one period of insurance.
- B. no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

Basis of indemnity

- (a) The Insured is the registered owner of the vehicle having direct connection with his/her injury/death;
- (b) The Insured holds a valid and effective driving license, in accordance with the provisions of Section 3 of Motor Vehicle Act, 1988, at the time of the accident

This Policy cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate.

Exclusions

This policy excludes the following:

1. any injury to or death of Insured caused outside the Geographical Area as stated in the schedule.
2. any injury to or death of Insured caused whilst the vehicle having direct connection with such injury or death is:
 - a) being used –
 - i. for organized racing, pace making, speed testing, Reliability Trial
 - ii. in connection with motor trade
 - iii. for any purpose otherwise than for which such vehicle is registered and / or constructed for
 - b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as envisaged in Section 3 of Motor Vehicles Act, 1988.
3. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
4. any injury to or death of Insured directly or indirectly caused by or contributed to by or arising from nuclear weapons material
5. any injury to or death of Insured directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured / claimant shall prove that the injury or death arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.
6. any injury to or death of Insured arising from Insured committing any breach of law with criminal intent

General Note:

The details furnished above do not constitute the entire terms, conditions and exclusions of the Policy. For further details on the above Policy, please visit the nearest office of the Company. The Company's executives will be pleased; to furnish further details.