
Group Personal Accident Insurance Policy Wordings

Scope of Cover

The Insurance Policy compensates the Insured in case of Accidental Death, Loss of limbs and eyes, Permanent Total Disablement and Permanent Partial Disablement

Sum Insured

The Sum Insured can be decided on the basis of earning capacity of the Insured Person.

Premium

The Premium chargeable for the policy depends on occupation of the Insured person and the Table of benefits availed.

Significant Exclusions

The Insurance Policy does not cover losses arising out of suicide, self-injury, venereal diseases, war and nuclear perils and pregnancy.

Group Discount

The group Policy is eligible for group discount based on the size of the group. The group discount is slab-wise and increases with the size of the group.

Main Extension

Medical expenses following an accident.