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# Traffic Accident Policy Wordings

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## Salient Feature

Travel Insurance is now an essential security tool, to ensure protection against unforeseen accident whilst traveling. Travel has become essential for the average citizen. People travel for business, holiday, education and other requirements. To offer the Indian traveler protection in respect of road/rail travel, National Insurance Company (NIC) has developed a unique product called Traffic Accident Policy.

## Scope of Cover

### a) Personal Accident Benefit Part.

This consists of the following benefits if the insured sustains bodily injury due to accident caused by external, violent, visible means.

- Death - Rs. One Lakh
- Loss of two limbs/two eyes/one limb and one eye - Rs. One Lakh
- Loss of one limb or one eye - Rs. Fifty Thousand
- Permanent Total Disability - Rs. One Lakh

This part of the policy covers death / disability on 24 hour basis and is not limited only to accidents due to rail/road travel, but covers all types of accident.

## **b) Personal Accident Reimbursement Part**

If the insured person sustains bodily injury which requires medical treatment as advised by a qualified Medical Practitioner arising solely and directly from rail/road accident, the expenses for the medical expenses for treatment as under:-

Hospitalization expenses for medical / surgical treatment at nursing home / hospital as an inpatient - up to Rs. One Lakh.

Outpatient treatment up to Rs. 10,000/- within the overall limit of Rs. One Lakh above.

Domiciliary hospitalization is also covered in case the patient cannot be removed to the hospital or for lack of accommodation in hospital.

**Premium** : Rs. 150/- for each insured person per year.

The policy has an assignment clause to help the insured to nominate the beneficiary in case of unfortunate death due to accident.