# Personal Accident - Individual

## Brief Description :

We all in our day to day life are exposed to the risks of accidents. Despite all possible precautions accidents do occur. This may result into disablement or loss of limbs or sometimes even death. To cater to this need insurers has devised an insurance cover, known as Personal Accident Insurance. This policy provides compensation in the event of insured sustaining injuries, solely and directly from an accident caused by violence, visible and external means, resulting into death or disablement be it temporary or permanent. There are some additional benefits without paying additional premium. Cumulative Bonus, Children Education Fund, Reimbursement of expenses for the carriage of the dead body. There is a discount for family package cover.

## Covered Risks :

This policy provides compensation in the event of insured sustaining injuries, solely and directly from an accident.

## Major Exclusions :

Intentional self injury, suicide or attempted suicide, Death or disablement resulting from child birth and pregnancy; Accident while the insured is under the influence of intoxicating liquor or drugs; War and allied perils.

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