

Personal Accident - Group

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. This policy is also available to a Group of Persons and is known as Group Personal Accident Policy. This policy can be granted for restricted hours of Duty and not for all the 24 hours of the days and nights) at a reduced premium also. A group policy is subject to Group Discount also

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.