

# Motor Linked Personal Accident Policy

Policy ID: UIN: ACC/MOTOR/2024-25 | Category: Accident - Personal Accident (Motor Linked)

Provider: Universal Sampo General Insurance

## 1. Policy Period & Validity

Standard Duration: 1 Year  
Validity Basis: Annual Renewal

## 2. Policy Overview

Covers accidental death and disability while driving or riding a vehicle. Linked with vehicle insurance for seamless claims.

**Ideal For:** *Vehicle owners, drivers, and riders seeking protection against accidents on the road.*

## 3. Eligibility Criteria

- **Age:** 18 to 65 Years
- **Vehicle Type:** Two-Wheeler and Four-Wheeler owners

## 4. Sum Insured Eligibility

- **Limit:** Rs 1 Lakh to Rs 25 Lakhs

## 5. Scope of Coverage

- Accidental Death
- Permanent Total Disability
- Permanent Partial Disability
- Medical Expenses related to accident
- Daily Hospital Cash (Optional)

## 7. Major Exclusions

- x Intentional self-injury
- x Racing or motor sports
- x Alcohol/drug influence
- x Criminal acts

## 8. Claims & Administration

**Claims Procedure:**

- Notify insurer immediately

- Submit police report, medical bills, and claim form

**Policy Terms:**

- Coverage valid only while riding/driving
- Deductible as per plan