

Adventure & Sports Accident Insurance

Policy ID: UIN: ACC/ADVENTURE/2024-25 | Category: Accident - Adventure & Sports Accident

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year

Validity Basis: Annual Renewal

2. Policy Overview

Covers accidental death, disability, and medical expenses during adventure sports or recreational activities.

Ideal For: Adventure enthusiasts, extreme sports participants, and hobbyists.

3. Eligibility Criteria

- Age: 18 to 65 Years

4. Sum Insured Eligibility

- Limit: Rs 2 Lakhs to Rs 50 Lakhs

5. Scope of Coverage

- Accidental Death
- Permanent Total/Partial Disability
- Medical Expenses
- Emergency evacuation

7. Major Exclusions

- x Professional sports injuries
- x Intentional self-harm
- x Alcohol/drug influence
- x Criminal acts

8. Claims & Administration

Claims Procedure:

- Notify insurer immediately
- Submit incident report, medical bills, and claim form

Policy Terms:

- Coverage limited to recreational/adventure activities

- Deductible may apply for medical claims