

Compulsory Personal Accident (Owner-Driver)

Policy ID: IRDAN134RP0067V02201819 | Category: Human - Personal Accident (Motor Linked)

Provider: Universal Sampo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

A specific PA policy mandated for owner-drivers of vehicles. It covers death and disability while driving, mounting, or dismounting the vehicle[cite: 6491, 6494].

Ideal For: *Mandatory for all vehicle owners holding a valid driving license.*

3. Eligibility Criteria

- **Owner-Driver:** Must be registered owner and hold valid license[cite: 6169].

4. Sum Insured Eligibility

- **Fixed:** Rs 15 Lakhs.

5. Scope of Coverage

- **Death:** 100% of SI (Rs 15 Lakhs).
- **Loss of 2 Limbs/Eyes:** 100%.
- **Loss of 1 Limb/Eye:** 50%.
- **Permanent Total Disablement:** 100%[cite: 6495].

6. Optional Add-On Covers

- + **Key Replacement:** Cost of replacing locks/keys[cite: 6505].
- + **Loss of Personal Belongings:** Covers items in vehicle[cite: 6518].
- + **Hospital Daily Cash:** Daily allowance for accident hospitalization[cite: 6428].

7. Major Exclusions

- x Self-Injury: Suicide/Attempted suicide[cite: 6164].
- x Intoxication: Accident under influence of alcohol[cite: 6165].

8. Claims & Administration

Claims Procedure:

- Intimation: Immediate notice.
- Documents: FIR, Medical Report, Post Mortem (for death).

Policy Terms:

- Term: 1 Year.
- Global Cover: Usually restricted to India unless specified.