

ADD ON CLAUSES / ENDORSEMENT WORDINGS

Additional Personal Accident Cover

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of any bodily injury/death in case insured has met with an accident while travelling in his/her vehicle as a driver or occupant, the Insurer will pay the Insured, the capital Sum Insured mentioned under the policy.

The Sum Insured under this cover would be available upto ₹ 1 Crore over and above SI available in the Indian Motor Tariff, Sum Insured should be in multiple of ₹ 1 Lacs only .

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Additional Personal Accident Benefit

What is covered: HDFC ERGO will pay the Sum Insured based on the benefit table if the Insured meets with an accident while travelling in the vehicle as a driver or occupant.

The Additional PA cover benefits extend to:

- Personal accident cover for insured (owner driver-any named person)
- Personal Accident cover for the un-named passenger of the vehicle.
- Personal Accident cover for the paid driver of the vehicle.

Personal Accident Benefits Table

Details of Injury	Scale of compensation
i. Death	100%
ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii. Permanent total disablement from injuries other than named above	100%
iv. Speech and hearing in both ears	100%
v. Loss of one limb or sight of one eye/ speech or hearing in both ears	50%
vi. Loss of four fingers and thumb of one hand	40%
vii. Loss of Hearing in one ear/ thumb and index finger of same hand/ loss of four fingers except the thumb	25%

viii. Loss of toes- all	20%
ix. Loss of index finger	10%
x. Loss of thumb/ Great toe/middle finger	5%

Guidelines and Conditions

Claim under this benefit will be admissible, only if

1. It is payable under personal accident section of the motor policy
2. Injured person is the insured and was travelling in the vehicle as a driver or occupant.
3. The insured may opt for this policy at the time of inception or at the time of renewal.

What is not covered?

Coverage under this Endorsement section shall not cover:

1. no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
2. such Allowance shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s),

Subject otherwise to the terms conditions limitations and exceptions of this Policy wordings .