AVIATION DEPTT. POLICY NO SBC/AVN/ ………

33 DILKUSHA C/A, DHAKA-1000

BANGLADESH.

AVIATION PERSONAL ACCIDENT INSURANCE

NAME OF THE INSURED : …………………………………………………………………………………………………………………………

(hereinafter called the Assured)

NAME OF INSURER : SADHARAN BIMA CORPORATION

(hereinafter called the Corporation)

GROSS PREMIUM : TK………………………… PLUS VAT TK……………….. TOTAL TK…………………………………..

PERIOD : FROM …………………………………………..to ……………………………………………………………..

Where as

(hereinafter called the Assured) desire to effect insurance with the Sadharan Bima Corporation (hereinafter called the Corporation) in respect of their employee (here inafter called the insured person) specifics in the Schedule attached here to against the risk of death or disablement by accident, the Corporation hereby undertakes to pay to the assured the amount of benefits to which they may be entitled according the schedule of compensation hereunder should any such insured person sustain any bodily injury by accident which shall solely and independently of any other cause occasion his, her or their death or disablement as hereinafter defined and claim be substantiated under the policy.

This policy is to cover the insured persons at all times whiles in the service of the Assured anywhere in the wide world including all flying as a pilot, crew member or passenger and the risks of strikes, riots, civil commotions and malicious damage.

LIMIT OF INDEMNITY

The limit of indemnity as to each Insured Person shall be the respective amount of the capital sum insured stated in schedule of the ured porson attached to this policy but the maximum sum insured hereon in respect of any one person is Taka..................................................................................................

SCHEDULE OF COMPENSATION

A. Death by accident within twelve calendar months of the 100% of the capital sum insured.

date of the accident.

B. Permanent total less of sight of Two eyes or loss of two 100% of the capital sum insured.

limbs, or permanent total loss of sight of one eye and loss

of one limb by accident within twelve calendar months

of the date of the accident

C. Permanent total loss of sight of one eye or loss of one limb, 100% of the capital sum insured.

by accident within twelve calender months of the date of the

accident.

D. Permanent total disablement. 100% of the capital sum insured.

E. Temporary total disablement by accident so long as the 0.5 Per week of capital sum insured

disablement continues but not exceeding 52 weeks in

respect of any one accident.

PROVIDED ALWAYS THAT

1. Compensation shall not be payable in respect of the consequences of one accident to any one

Insured person.

i) under more than one of the items of the schedule of compensation or

(ii) until the total amount there of has been ascertained and agreed. If payment be made for

weekly compensation, the amount so said shall be deducted from any lamp sum becoming

claimable in respect of the same accident

(b) The total sum payable under this policy in respect of any one or more accidents to any one insured

persons shall not exceed in all in any one period of insurance the largest sum insured in respect of that insured person under any one of the items contained in the schedule of compensation or added to this policy by endorsement in respect of that Insured Person.

PREMIUM

@................................................... Per annum

DEFINITION

(a) "Loss of a limb" means loss by physical separation of a hand at or above the wrist, or of a foot at or above the ankle.

(b) “Permanent total Disablement" means a disablement which shall cause the insured persons to be permanently and totally and absolutely incapacitated from following bus or her usual employment.

(C) "Temporary total Disablement" means a disablement which during any temporary period totally and absolutely incapacitated the insured person from following his or her usual employment.

EXCLUSION

The Corporation shall not be liable for the death or disablement on insured person :

(a) Consequent on war, invasion or civil war.

(b) By suicide or attempted suicide whether felenious or not.

(c) Whilst in the state of intoxication or insanity or under the influence of antexication liquer or of any

drug.

(d) Whilst engaged or taking part in naval, military or nir force service or operations or civil commotions or riots of any kind.

(e) Caused or contributed to by intentional self injury.

(f) Whilst riding, driving or flying in any kind of race record breaking attempt, or competition except in the course of his/her duties with the assured.

(g) Whilst performing erobatics.

(h) Whilst parachuting except in an emergency.

(i) Directly or indirectly resulting from disease or natural causes or from medical or surgical treatment except where such treatment is rendered necessary by bedily injury caused by accident within the scope of this policy)

CONDITIONS

(a) It is a condition of this policy that the assured shall at expiry or as soon as practibale there after

furnish to the Corporation a schedule of insured persons showing the actual salaries paid during the

currency of this policy.

(b) This policy and the schedule attached hereto shall be read together as one contract and any word or

expression to which a specific meaning has been attached in any part of this policy or of the schedule shall bear such specific meaning wherever it may appear.

(c) It is agreed that if after a reasonable period of time has elapsed and the Corporation having examined all evidence available shall have no reason to suppose other than accident has occurred the disappearance of the insured person shall be considered to constitute a claim under the policy.

It is further agreed that if at any time after payment has been made by the Corporation in set of the claim to the assured, their executors administrators, or assignees or to any other person legally entitles thereto, the insured person is found to be living, or to have died in me circumstances which would not give rise to a claim under the policy, then any sums paid by the Corporation in settlement or the claim shall be refunded by such one or more of the above persons to whom the sum were paid.

(d) Notice in writing must be sent as soon as practicable to the Corporation at 33, Dilkusha, C/A, Dhaka of any accident to the person or persons insured hereunder and the insured person or persons must as early as possible place himself, hereself or themselves under the care of duly qualified medical practitioner. In the event of death immediate notice must be sent to the Corporation at 33, Dilkusha C/A, Dhaka. In the case shall the Corporation be liable to pay compensation in respect of the insured.

Persons unless the medical or other officer of the Corporation appointed by them for the purpose shall be allowed to make any medical or surgical examination of the person or persons insured on the occasion of any alleged injury within the meaning of this policy in so far as it is reasonably possible.

(e) Claims, if any, shall be payable in local currency.

(f) If any difference or dispute of any kind whatsoever shall arise between the Assured and the Corporation as to the extent and meaning of this policy or in respect of any claim or liability arising or alleged to have arisen hereunder or otherwise connected herewith directly or indirectly, the same shall be referred to arbitration

ATTENTION

EXPIRY DATE

OF POLICY: …………………………………………………………………………………………………………………………………………… THE INSURED IS REQUESTED TO READ THIS POLICY CAREFULLY. ANY ERROR/MISDESCRIPTION BE FOUND THE POLICY COPY (S) SHOULD BE RETURNED TO THE POLICY ISSUING OFFICE FOR CORRECTION.