

### **3.10 ARBITRATION**

All differences in amount arising out of this Policy shall be referred to the decision of an arbitrator to be appointed by both parties. If they are unable to agree on a single arbitrator then two arbitrators will be appointed each party appointing one arbitrator within one month of being required so to do by the other party. Failing that the party demanding arbitration shall proceed with a sole arbitrator appointed by him. Where two arbitrators are selected by the parties they shall jointly appoint an umpire who will preside over all their meeting. The conduct of the arbitration shall be as provided by the relevant law.

### **3.11 USE OF VEHICLE**

It is a condition of this policy that indemnity for any accident, loss damage or liability shall be granted by the Company provided that the motor vehicle stated in this Policy is being used solely for private purposes i.e., for social, domestic, pleasure and professional purposes.

### **3.12 NO CLAIM DISCOUNTS**

If no claim is made or arisen under this policy during the period of insurance immediately preceding the renewal of the policy, the renewal premium will be reduced in accordance with the Company's scale of no claim discount applicable at the time of such renewal.

## **SECTION 4: PERSONAL ACCIDENT BENEFITS (P.A.B)**

1. If the Insured driver or any other occupant of the insured motor vehicle suffer accidental bodily injury caused violent accidental external and visible means, the Company will pay to the insured personal accident benefits provided that the liability of the Company in respect of any one accident shall not exceed the limit of liability stated in the Schedule.
2. The injury must have been suffered independently of any other cause in direct connection with the insured motor vehicle and must be the direct and immediate cause of death, permanent loss of sight of one eye or both eyes or loss of any limb

### **EXCEPTION TO SECTION 4**

1. The benefit will not be payable if:
  - a) The bodily injury is the result of suicide or an attempted suicide; and
  - b) Death, permanent loss of sight of one eye or both eye or both eyes and loss of any limb is more than six months after the event leading directly to the condition.
2. The insured, driver or any other occupant hold another personal accident policy with the Company the personal accident benefit claim will be entertained under one policy only; and
3. The age of the insured, the driver or any occupant of the insured motor vehicle is below 14 and over 70 years.

**For and on behalf of  
ZEMEN INSURANCE S.O**

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