

# Rasta Apatti Kavach Policy

UIN No. -

NIATIDP13025V01121

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WHEREAS THE Insured designated in the Schedule hereto has by a Proposal and declaration dated as stated in the Schedule which shall be the basis of this Contract and is deemed to be incorporated herein, has applied to THE NEW INDIA ASSURANCE COMPANY LTD. (hereinafter called the COMPANY) for the insurance hereinafter set forth in respect of Employees/ Members (including passengers, third parties, if any) named in the Schedule hereto (hereinafter called the INSURED PERSON) and has paid premium as consideration for such insurance.

**NOW THIS POLICY WITNESSETH** that subject to the terms, exclusions, definitions and conditions contained herein or endorsed or otherwise expressed hereon the Company will indemnify the Insured as hereinafter mentioned.

## SECTION - I : PERSONAL ACCIDENT

If the Insured / Insured Person shall sustain any bodily injury resulting solely and directly from Accident caused by outward, violent and visible means then the Company shall pay to the Insured the sum hereinafter set forth that is to say :-

- a) If such Injury shall within twelve Calendar months of its occurrence be the sole and direct cause of the death of the insured person the capital

sum insured stated in the Schedule, the amount payable under this clause shall be paid to the Nominee shown in the Schedule.

- b) If such injury shall within twelve Calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of sight of both eyes or total and irrecoverable loss of use of two hands or two feet or of one hand and one foot or for such loss of sight of one eye and such loss of use of one hand or one foot, the capital sum insured stated in the Schedule hereto.
- c) If such injury shall within twelve Calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of sight of one eye or total and irrecoverable loss of use of a hand or a foot, fifty percent of the Capital sum Insured in the Schedule hereto.
- d) If such injury shall within twelve Calendar months of its occurrence be the sole and direct cause of permanently, totally and absolutely disabling the insured from engaging in, being occupied with or giving attention to any employment or occupation of any description whatsoever, the capital sum insured stated in the Schedule.

**SECTION II - Medical Expenses for bodily injury caused by and arising out of road accident.**

Further subject to the terms, conditions and exclusions and definitions contained herein or endorsed or otherwise expressed hereon the Company undertakes that if during the period stated in the schedule or during the continuance of this policy by renewal any insured person shall sustain any bodily injury RESULTING SOLELY AND DIRECTLY FROM road accident which would normally give rise to Third Party claim under Motor Policies/ Motor Vehicle Act (hereinafter called INJURY) and if such INJURY shall require any such person upon the advice of a duly qualified physician/ Medical Specialists/Medical Practitioner (hereinafter called Medical practitioner) or of a duly qualified surgeon (hereinafter called surgeon) to incur hospitalisation expenses for medical/surgical treatment at any nursing home/ hospital in India as herein defined (hereinafter called HOSPITAL) as an inpatient the Company will pay to the insured person the amount of such expenses as are reasonably and necessarily incurred in respect thereof by or on behalf of such insured person but not exceeding the sum insured in aggregate in any one policy period as defined hereinafter.

- a) Room, Boarding expenses as provided by the Hospital/Nursing Home