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Personal Accident Handbook

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Personal Accident Insurance



Personal Accident Insurance:

What is a Personal Accident Insurance?

The purpose of personal accident insurance is to pay fixed compensation for death or disablement resulting from accidental bodily injury. The personal accident insurance policy provides that, if at any time during the currency of this policy, the insured (person who has taken the policy) shall sustain any **bodily injury** resulting **solely and directly** **accident** caused by **external violent and visible means**, then the insurance company shall pay to the insured or his legal personal representative(s), as the case may be, the sum or sums set, forth, in the policy, if resulting in specified contingencies such as death, **permanent disablement** etc... It is different from Life Insurance & Health Insurance.

To understand the meaning of definitions, we should understand the bold words mention in the Para above.

✚ **Bodily injury:** Any disease due to accident is known as bodily injury but does not include any disease due to natural cause. Mental shock or grief does not amount to accident unless and until some physical injury is caused. In current scenario it is noticed that due to grief some disablement i.e.. Paralysis is taking place and the same is covered under this policy.

✚ **Solely & Directly:** The bodily injury shall have been caused solely and directly by an accident and the bodily injury must directly and independent of any other cause result in death or disablement.

) For eg: 1) A person is thrown from his horse while hunting and so injured that he cannot walk and he lies on the wet ground until he is pick up. He thus catches chill which turns pneumonia and dies. Though he dies because of pneumonia but the actual cause is an accident and it covered under personal accident insurance policy.

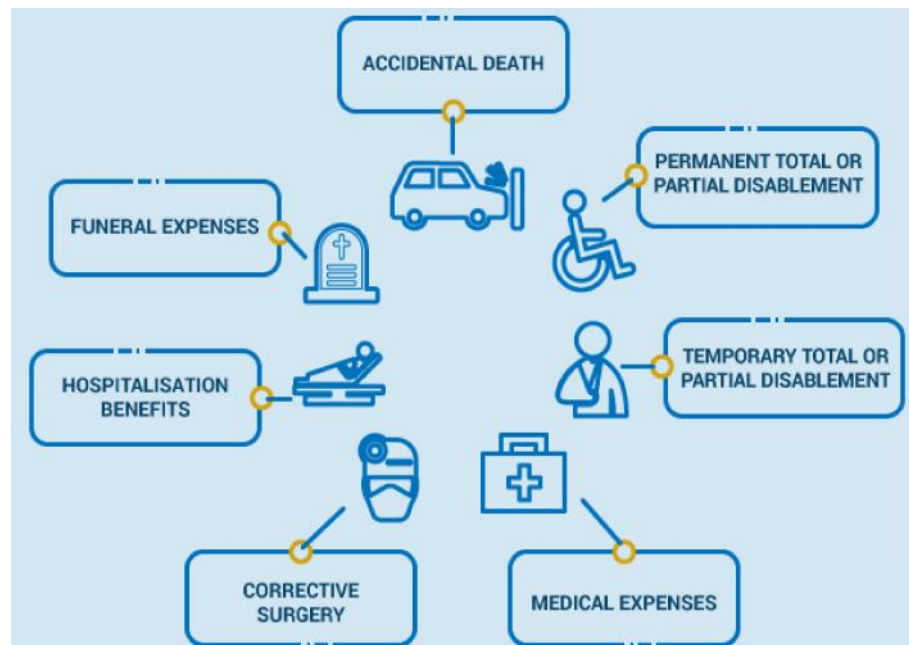
) 2) If a person breaks a leg in an accident and taken to hospital where he contracts an infectious disease from another patient which result in to death and the same is not covered under the personal accident insurance policy.

✚ **Accident:** An accident is an event which is wholly unexpected not intended or designed. For eg: Snake biting, drowning suicide and unprovoked murder are covered under this policy.

✚ **External, violent and visible means:**

The cause of accident i.e. the means must be within the definitions as a whole but the result may not be external. In other words the means or cause of accident must be within the definitions but the result or effect need not be external or visible so long as it is bodily injury e.g. injury may be internal i.e. inside the body but the result must be death or disablement.

✚ **Disablement:** When a person is prevented by an accidental bodily injury from engaging in any occupation or business he is said to be disabled and his ability to attend to any occupation or business is call disablement.



Every claim free year also give a Cumulative Bonus as decided in the policy schedule.

Personal Accident Insurance Coverage:

COVERAGE'S/COMPENSATION

a) Accidental Benefits: Death:

If a person dies due to an accident the risk is covered under the personal accident policy. His legal heirs are entitled to get the sum insured. e.g. If the sum insured is Rs 1.00 lakhs and in case of death his legal heirs will get Rs 1.00 lakhs as compensation.

The nominee gets the 100% Sum Insured.

b) Disability: Disability can be classified further as follows:

- ✚ Permanent Total Disability(PTD)
- ✚ Permanent Partial Disability (PPD)
- ✚ Temporary Total Disability (TTD)



Permanent Total Disability: As the name indicates the disablement is of permanent and irrecoverable nature and is absolutely total and the insured is unable to engage in the gainful employment. Under this disability the compensation is equal to the sum insured. Example of PTD

-) Loss of sight of both eyes
-) Loss by physical separation of two entire hands or entire feet
-) Loss of one hand and one foot
-) Person in comma for longer period will also be treated as PTD
-) Paralysis

Permanent Partial Disability: The disability is not total but partial. e.g. Loss of toe or a finger. The compensation will be based on the percentage of the disability and it will be defined in the policy and if it is not defined then as per doctor certificate the compensation is paid. **Temporary total disablement:** As the name implies this is a disablement which is total but for a temporary period only. The temporary may be days, weeks, months or even years. The payment is on weekly basis.

Temporary total disablement: As the name implies this is a disablement which is total but for a temporary period only. The temporary may be days, weeks, months or even years. The payment is on weekly basis.

Accidental Benefits: Permanent Disability:

Permanent Total Disability:

Means an accidental injury which prevents a person from attending to any business or occupation with no hopes of recovery.

For e.g.

- Both hands/feet or one hand and one foot
- Loss of Limb and an Eye
- Complete loss of sight of both eyes
- Loss of speech and loss of hearing in both ears
- One eye/total loss of use of one hand or one foot.

Permanent Partial Disability:

Means an accidental injury which disables any part of the limbs or organs of the body.

For e.g.

- Each arm at shoulder joint
- Each hand at wrist
- Each thumb
- Each index finger
- Each toe
- Each eye
- Sense of smell
- Sense of taste



Accidental Benefits: Temporary Total Disability:

If an Insured Person suffers an Accident during the Policy Period which is the sole and direct cause of a temporary disability which totally disables him from engaging in any employment or occupation of any description whatsoever, then they will be paid a weekly benefit, provided that:

The temporary total disability is certified by a Doctor, and

- ✚ Our liability to make payment will be limited to the amount and disability period as specified in the schedule to this Policy.
- ✚ We will not pay any amount in excess of the Sum Insured stated under the schedule to this Policy against this benefit.

Add-on covers:

1. Accidental Hospitalization Expenses
2. Accidental Hospital Daily Cash
3. Child education support benefit
4. Life support benefit
5. Loan Protector
6. Broken Bone
7. Modification of vehicle/residence
8. Family Transportation benefit
9. Outstanding bills protection benefit
10. Ambulance hiring charges
11. Legal bail expenses
12. Double indemnity



(Note: There could be a lot more add-on covers which are company and plan specific which would be provided to the customer).

General Exclusions (not covered under personal accident insurance policy)

- ✚ Death or disability during child birth or from pregnancy.
- ✚ Any Pre-existing condition/disability/accidental injury
- ✚ Suicide/Suicidal Injury/Mental disorders/injury or death while under the influence of alcohol/drugs
- ✚ Loss or damage arising out of criminal intent
- ✚ Claim arising out of War, invasion or Civil war
- ✚ Claim arising out of nuclear weapons/radiation
- ✚ If the insured person is involved in Racing or any other types of adventure sports
- ✚ Claim arising due to trespassing
- ✚ Any loss whilst flying or taking part in aerial activities except as a fare paying passenger on a scheduled airline

What's NOT COVERED
■ Pre-existing disability
■ Self-injury, attempted suicide and suicide
■ Accidents during pregnancy, childbirth and participation in adventurous sports
■ Accidents while breaking law or under the influence of alcohol and drugs
■ Accidents and injuries received in war, riots, and terrorism

Why is Personal Accident cover important?

Summary

The personal accident insurance policy is issued to cover the risk of accidents by external means resulting in the death or bodily injury. The bodily injury may result in to the permanent total disability or partial disability or temporary total disability. This policy can be issued to an individual or in group. The premium rates depend upon the person engaged in activities to earn his livelihood. The sum insured will depend upon the income of the person.

Below are the FAQ's for giving more clarity.

1. Special feature of normal PA policy.
 - A. Cover is for office hours & on a worldwide basis
 - B. Cover is for 24 hours & within India only.
 - C. Cover is for office hours & within India only.
 - D. Cover is for 24 hours & on a worldwide basis**
2. Which of the following contingencies is 'not' covered under personal accident policy?
 - A. Permanent total disablement
 - B. Temporary total disablement.
 - C. Permanent partial disablement
 - D. Temporary partial disablement**
3. Which of the following Statements are true?

Statement A: Once a claim for permanent total disablement is paid, the personal accident policy becomes inoperative.

Statement B: Weekly compensation is paid only when the total amount is arrived at and agreed

 - A. Both statements**
 - B. Neither of the statements
 - C. Only statement A
 - D. Only statement B
4. Claim under P.A. policy cover is not payable if the death is occasion by
 - A. Murder
 - B. Drowning
 - C. Snake bite
 - D. Suicide**
5. On duty PA policy covers
 - A. Accident in course of employment**
 - B. Accident while coming to workplace

- C. Accident while returning to house from workplace
 D. Accident occurring during holidaying
6. A owner of two wheeler is covered under motor package policy. He has a separate PA cover also. A dies in a accident.
- A. Death Claim to the legal heir in a PA policy only is payable
 B. Death claim in the PA cover in the two-wheeler policy only is payable
 C. **Both the claims under both the policies are payable.**
 D. Claim under none of the policy is payable



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