



Accident and Disability Benefits

Introduction

Accidental Death & Accidental Disability benefits are defined as follows:

- **Accidental Death** – Death of the Life Assured occurring independently and exclusively of all other causes, within ninety (90) days of an Accidental Injury.
- **Accidental Disability** – Amputation, physical severance or total Loss of eyesight as described in the table below, of the Life Assured occurring independently and exclusively of all other causes, within ninety (90) days of an Accidental Injury.

Event	Benefit paid
Accidental Death	100% of Sum Covered
Loss of two or more limbs by amputation at or above wrist or ankle	100% of Sum Covered
Total and irrecoverable loss of all sight in both eyes	100% of Sum Covered
Total and irrecoverable loss of all sight in one eye and loss of one limb by amputation at or above the wrist or ankle	100% of Sum Covered
Loss of one limb by amputation at or above wrist or ankle	50% of Sum covered
Total and irrecoverable loss of all sight in one eye	50% of Sum covered
Loss of thumb and index finger of either hand by amputation at or above metacarpophalangeal joint	50% of Sum covered

- **Accidental Injury** means injury caused by external, visible and entirely accidental means, besides an accidental internal injury revealed by an autopsy, or drowning proved to have occurred purely accidentally.

Conditions for Claims

- In case of multiple bodily Accidental Injuries resulting from the same common accident, only the larger of the Amount Payable specified in the table will be payable.
- Where the amount paid on claim is less than 100% of the Sum Assured, the balance of the Sum Assured shall remain in force.
- Written notice of a claim must be received by the Company within ninety (90) days of the occurrence.
- Before any claim is admitted, bodily injury shall be proved to the satisfaction of the Company.
- The Company may require the Life Assured / Policy Owner/ Nominee(s) to provide a written consent to allow the Company to obtain information and receive the results of any medical examination and/ or tests undergone by the Life Assured.
- Benefit will only be paid if the policy is in force or in non-forfeiture when the Accidental Death or Disability occurs.

Exclusions for Accidental Death and/or Disability Benefit

No benefit is payable under the following conditions:

- Illnesses of any kind
- Pregnancy
- Drinking of alcohol or taking of drugs
- Suicide or attempted suicide or intentional self-injury
- Unlawful activities
- Heatstroke
- Exposure to or intake of poison, gas, radiations, etc.
- Traveling on a non-commercial airline
- Military service
- Assault murder/assassinations
- Physical or mental defect
- Racing