



Aviation Personal Accident Insurance for Crew Members

Prospectus

Introduction

This prospectus serves as a comprehensive guide to the Aviation Personal Accident Insurance policy specifically tailored for crew members offered by The United India Insurance Company Limited. This policy is designed to provide essential coverage against accidental bodily injuries that crew members may encounter while performing their aviation duties, ensuring financial security during unforeseen circumstances.

Policy Overview

- **Insurer:** The United India Insurance Company Limited
- **Policy Type:** Aviation Personal Accident (Crew Members Only)
- **Effective Date:** As specified in the policy schedule
- **Coverage Area:** Worldwide
- **Insured Persons:** Crew members specified in the policy schedule

Basis of the Contract

The insurance contract is established based on a written proposal submitted by the Insured, dated as indicated in the policy schedule. The proposal, alongside any accompanying statements, warranties, or declarations, is deemed an integral part of this contract. The Insured has agreed to pay the premium stated in the schedule, which solidifies the coverage of the insured persons for the benefits outlined in this document.

Benefits

Benefit Tables

The benefits provided under this policy are categorized into three tables, detailing the compensation available for various circumstances.

Table A: Death Benefit

- **In the event of death:** If the Insured Person suffers a bodily injury that leads to death within twelve calendar months, the Company will pay the **Capital Sum Insured** stated in the schedule.



Table B: Total and Partial Disablement Benefits

1. Total and Irrecoverable Loss:

- In the event of total and irrecoverable loss of:
 - Sight of both eyes
 - Two limbs (above wrist/ankle)
 - Sight of one eye and loss of one limb
- **Compensation:** The full **Capital Sum Insured**.

2. Partial Loss:

- In the event of total and irrecoverable loss of:
 - Sight of one eye
 - One limb (above wrist/ankle)
 - Total and irrecoverable use of one limb
- **Compensation:** 50% of the **Capital Sum Insured**.

3. Temporary Total Disablement:

- If the Insured Person is temporarily totally disabled from their usual employment due to an injury, the Company will pay:
- **Compensation:** 1% of the **Capital Sum Insured**, up to a maximum of INR 2,500 per week, for a period not exceeding 100 weeks.

4. Permanent Total Disablement:

- If the injury causes permanent total incapacity to perform usual duties:
- **Compensation:** 5% of the **Capital Sum Insured** per annum for a maximum of 20 years, or a lump sum payment up to 100% of the **Capital Sum Insured**.

Table C: Additional Benefits for Specific Injuries

1. As per Table B.

2. Partial Loss Percentages:

- Loss of Toes:
 - All: 20%
 - Great (both phalanges): 5%
 - Other than great: 1% per toe.
- Loss of Hearing:
 - Both ears: 50%
 - One ear: 15%
- Loss of Fingers:
 - Thumb and four fingers: 40%
 - Four fingers: 35%
 - Index finger (three phalanges): 10%
 - Other specific percentages for individual fingers and partial loss.



Additional Benefit: Transportation of Remains

- In the unfortunate event of the Insured Person's death occurring outside their residence, the Company will reimburse:
 - **Compensation:** Expenses incurred for the transportation of the deceased's body to their place of residence, subject to a maximum of 2.5% of the **Capital Sum Insured** or INR 2,500, whichever is less.

Provisions

1. **Claim Limitations:** Only one benefit will be paid per accident. The total amount paid will not exceed the **Capital Sum Insured** for any one Insured Person.
2. **Weekly Payment Conditions:** Payments for temporary disablement must be agreed upon before they are disbursed. Any advance payments will be deducted from future lump sum claims related to the same incident.
3. **Rights of Payment:** The Insured or their legal representatives hold exclusive rights to receive any payments or enforce claims under this policy.
4. **Claim Documentation:** The Insured must provide prompt notification and documentation for any claims.

Exclusions

The following circumstances are explicitly excluded from coverage:

1. **Self-Harm:** Death or injury arising from suicide or attempted suicide, whether felonious or not.
2. **Deliberate Risks:** Any injury resulting from self-inflicted harm, diseases, or deliberate exposure to unnecessary danger.
3. **Legal Breaches:** Death or bodily injury related to any breach of law by the Insured or the Insured Person.
4. **Air Navigation Violations:** Breaches of air navigation or airworthiness regulations set by competent authorities.
5. **Intoxication:** Injuries occurring while the Insured Person is under the influence of alcohol or drugs.
6. **Illegal Activities:** Involvement in illegal flying purposes, including racing, acrobatics, or hazardous maneuvers.
7. **Military Operations:** Any engagement in military, naval, or air force operations or maneuvers.
8. **Unlicensed Airfields:** Taking off or landing on unlicensed airfields, except in cases of force majeure.
9. **Civil Disturbances:** Death or injury resulting from war, invasion, civil commotion, strikes, or similar events.



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10. **Nuclear Exposure:** Any illness or injury caused directly or indirectly by ionizing radiation or nuclear contamination.
 11. **Pregnancy:** Exclusion for death or disablement resulting from pregnancy or its consequences.

Definitions

- **Aircraft:** This includes all fixed-wing, rotor-wing, seaplanes, and dirigible airships.
- **Loss of Limb:** Defined as the physical separation of a hand at or above the wrist, or of a foot at or above the ankle.
- **Permanent:** An injury is considered permanent if it lasts for twelve months and shows no hope of recovery.
- **Total Disablement:** Complete inability to attend to business or usual duties.
- **Partial Disablement:** Inability to attend to a substantial part of one's business or duties.

Conditions

1. **Immediate Reporting:** The Insured must promptly report any accident to the Company, including details of the aircraft and the nature of injuries sustained. Full particulars must be submitted within seven days.
2. **Medical Examination:** The Company reserves the right to request medical examinations of the injured person and postmortem examinations in the case of death.
3. **Notification of Changes:** The Insured must inform the Company of any changes in occupation, health status, or any factors affecting the risk profile.
4. **Fraudulent Claims:** If any claim is found to be false or fraudulent, the policy will be voided, and all claims will be forfeited.
5. **Assignment:** The policy may not be assigned without the Company's written consent.
6. **Waiver of Terms:** No waiver of policy terms is valid unless made in writing by an authorized representative of the Company.
7. **Cancellation Clause:** The retail policyholder can cancel the policy at any time during the term, by informing the insurer. In case the Policyholder cancels the policy, he/ she is not required to give reasons for cancellation. The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.

The insurer shall –

- i) Refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.
 - ii) Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
8. **Abandonment of Claims:** If the Company disclaims liability, any claim not brought to court within 12 months of the disclaimer will be deemed abandoned.



Conclusion

The Aviation Personal Accident Insurance policy from The United India Insurance Company Limited provides vital protection for crew members against the risks associated with aviation duties. Understanding the coverage, benefits, exclusions, and conditions is essential for all insured individuals to ensure they are adequately protected.

For further information, queries, or to initiate a claim, please contact The United India Insurance Company Limited directly

Redressal of Grievance

In case of any grievance the Insured Person may contact the company through:

- **Website:** www.uiic.co.in
- **Toll-free:** 1800 425 333 33
- **E-mail:** customercare@uiic.co.in
- **Courier:**
Customer Care Department,
Head Office,
United India Insurance Co. Ltd.,
24 Whites Road,
Chennai, Tamil Nadu - 600014

Insured Person may also approach the grievance cell at any of the Company's branches with the details of grievance. If Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at customercare@uiic.co.in.

For updated details of grievance officer, kindly refer the link:
<https://uiic.co.in/en/customercare/grievance>.

If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. The contact details of the Insurance Ombudsman offices have been provided in Clauses of Annexure – 2 of the Policy Wordings.

The grievance may also be lodged at IRDAI Integrated Grievance Management System:
<https://igms.irda.gov.in/>.