



UNITED INDIA INSURANCE COMPANY LIMITED
JANATA PERSONAL ACCIDENT - GROUP POLICY

I. PREAMBLE

Where as the insured named in the Schedule below has made or caused to be made to United India Insurance Co. Ltd (hereinafter called "the Company") a written proposal as per Schedule hereto (warranting the truth of the statement's contained therein) which is the basis of this Contract and is deemed to be incorporated herein and has paid to the Company the premium for the insurance of the risks hereinafter specified occurring during the period stated in the Schedule.

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 herein after mentioned.

II. SCOPE OF COVER

If the insured 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 of hereinafter set worth that is to say

- (a) If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of death of the Insured the capital sum insured stated in the schedule. The amount payable under this clause shall be paid to the Assignee 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 feet, or use of two hands or one hand and one foot, or such loss of sight of one eye and such loss of hand or of 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 (50%) of the capital sum insured stated in Schedule here.
- (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.

III. PROVISIONS

Provided always that the Company shall not be liable under this policy for:

1. Compensation under more than one of the sub-clause (a),(b),(c) or (d) in respect of same injury and disablement.
2. Any payment In excess of the amount(Sum Insured) stated in the schedule during any one year of Insurance.
3. Payment of compensation in respect of injury or and disablement directly or indirectly arising out of or contributed to or traccable to any disability existing on the date of issue of this policy.
4. Payment of compensation in respect of death,injury or disablement of the insured from (a) intentional self injury,suicide or attempt to suicide.(b) whilst under the influence of intoxicating liquor or drug(c)whilst racing on wheels, hunting big games,shooting,mountaineering or hills engaged in winter sports,skiing or ice hockey.(d)Directly or indirectly caused by insanity(e)Arising or resulting from insured committing any breach of the law criminal intent.
5. Payment of compensation in respect of death,injury or disablement of the insured due to or arising out of or directly,or indirectly connected with or traceable to war,invasion act of foreign enemy,hostile(whether war will be declared or not)civil war,rebllion,revolution,insurrection,mutiny,military or usurped power seizure capture,arrest,restrains and detainments of all kings,princes people of what nation,condition quality so ever.
6. Payment of compensation in respect of death of or bodily injury to the insured directly or indirectly caused by or contributed to or by arising from by traceable to ionising radiation or contamination by radioactivity from any source whatsoever, or from unclear weapons material.
7. Provided also that due observance and fulfillment of the terms and conditions of this policy (which conditions and all endorsements hereon are to be read as part of this policy) shall so as far as they relate to any thing to be done or not to be done by the insured be a condition to any liability of the company under this policy.

IV. CONDITIONS

1. Upon the happening of any event which may give rise to a claim under this policy the insured shall forthwith give notice thereof to the Company Unless reasonable cause is shown the insured should, within one calendar month after the event which may give rise to a claim under the policy, give written notice to the Company with full particulars of the claim.
2. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based. Any medical or other agent of the Company shall be allowed to examine the person of the insured on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company, and in the event of death, to make



a postmortem examination of the body of the insured, and such evidence as the company may from time to time require (including a postmortem examination if necessary) shall be furnished within the space of fourteen days after demand in writing and in the event of a claim in respect of loss of sight the insured shall undergo at the insurer expenses such operations or treatments as the Company may reasonably deemed desirable, Provided that in the cases of a claim by death or permanent total disablement all sums payable hereunder shall be payable only on the delivery of this Policy cancelled and discharged.

3. No sums payable under this Policy carry interest.
4. The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device. Whether by the insured or by any persons on behalf of the insured.
5. Cancellation:
 - a) The policyholder may cancel his/her policy at any time during the term, by giving 7 days' notice in writing. The Insurer shall refund proportionate premium for unexpired policy period, if there is no claim (s) reported during the policy period.
 - b) The Company may cancel the policy at any time on grounds of mis-representation, nondisclosure of material facts, fraud by the Insured Person, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.
6. If the insured shall at any time during the continuance of the Policy be insured against similar Janta Personal Accident Insurance Policy with one or more Insurers, then the maximum liability of the insurer irrespective of such policies in force with one or more Insurers shall be limited to a sum stated in the schedule of the policy only.
7. The insured shall throughout the period of insurance keep and maintain a proper record of register containing the names of all the insured persons and other relevant details as are normally kept in any institution/ organisation. The insured shall declare to the company any additions in the number of insured persons as and when arising during the period of insurance and shall pay the additional premium as agreed.

Unless otherwise expressly declared and agreed to be covered by the company all the insured persons covered within under this policy are free from any disability /defect which shall be the subject matter of liability under the policy.