



Personal Accident Insurance

This class of insurance provides compensations for Injury, Disablement and Death resulting from accidental bodily injury caused by external visible means.

Who can insure	-	People who are aged between 16 and 65 years and in robust health
Sum Insured	-	At least MMK 5 lakh up to 20 million or USD 1,000 up to 200,000/-
Term (Duration)	-	(3) or (6) Months or 1 year
Premium Rate	-	0.7 % of the Sum Insured for one year

For an Insured working in a dangerous job, the premium will be charged at 1% of the Sum Insured (e.g. Soldier, policeman, air crew, firefighters, etc. ;)

Personal Accident Insurance Policy Conditions

1. In respect of the following, no benefit is obtainable,
 - a. Injury, Disablement or Death caused by intentional self-infliction
 - b. Injury, Disablement or Death caused by using narcotic drugs
 - c. Disablement or Death caused by diseases
 - d. Injury, Disablement or Death caused by or in connection with terrorism, riot, war and warlike operations
 - e. Injury, Disablement or Death caused by committing criminal offenses
 - f. Injury, Disablement or Death caused by violence inflicted by other persons
2. The compensation will be payable for Injury, Disablement or Death resulting after (3) months and before (4) months from the accident covered.
3. The Insured needs to inform within (14) days when the Claim event occurs and to submit a Claim Form with required documents.
4. If necessary, the post mortem examination will be done by the Company's physician.
5. In the case of the insurance being terminated by the Company premium for the remaining period will be refunded.
6. The maximum Benefit of the policy is the Sum Insured.
7. Disablement benefit is not obtainable combined with any other benefit.

If you want to buy this insurance, please contact First National Insurance (Life) Co., Ltd. & F.N.I Branches or Insurance Agents dealing with FNI.