



Personal Accident Insurance Terms and Conditions

1. In no case this insurance covers death, disability, or injury resulting from or traceable to or in consequence of the following: -
 - a. Intentional self - injury, disability or suicide.
 - b. Injury, disability or death resulting from or in consequence of use of narcotic drugs.
 - c. Death or disability caused by diseases.
 - d. War (whether war be declared or not) hostilities or warlike operations or civil war, mutiny, rebellion, revolution, insurrection, military or usurped power or by any direct or indirect consequences of any of the said occurrences.
 - e. Injury, disability and death resulting from or in consequence of the insured's commission of a crime.
 - f. Injury, disability and death resulting from or in consequence of an illegal act of a person or attempt thereat.
2. This insurance shall cover injury, disability or death which occurs after 3 and before 4 months of the accident concerned, provided that the said injury, disability or death has been proved validly to have resulted from or in consequence of that accident.
3. In the event of any occurrence which may give rise to a claim, the Insured shall within 14 days give notice thereof to the Company with full particulars and submit the claim together with the claim forms and required documents.
4. The Company's physicians may carry out examinations of the dead body including post-mortem in the case of claims for injury, disability or death.
5. In case the Company terminates this insurance, the premium paid less the prorated portion thereof for the period the insurance has been in force will be returned to the Insured.
6. The maximum amount receivable under a policy is the sum insured.
7. The benefit for the disability is in no way obtainable together with other benefits.
8. If any difference arises as to the amount of any benefit, such difference shall independently of all other questions be referred to the decision of an Arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single Arbitrator, to the decision of two disinterested persons as Arbitrators, of whom one shall be appointed in writing by each of the party within two (2) calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an Arbitrator within two (2) calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole Arbitrator, and in case of disagreement between the Arbitrators, the difference shall be referred to the decision of an Umpire who shall have been appointed by them in writing before entering on the reference, and who shall sit with the Arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or power of an Arbitrator, Arbitrators or Umpire respectively, and in the event of the death of an Arbitrator or Umpire, another shall in each case be appointed in his stead by the party or Arbitrators



(as the case may be) by whom the Arbitrator or Umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the Arbitrator, Arbitrators or Umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of the benefit if disputed shall be first obtained.

9. The due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or not to be done by the Insured and the truth of the statement and answers in the proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

N.B. In the case of a Beneficiary assignee) being a minor his/her biological parent or official Guardian would be paid the claim. In the event of the Insured's death with no reassignment having been done even after the death of the original beneficiary, the benefit is obtainable in the following order: -----

The insured's

- 1. Spouse
 - 2. Offspring
 - 3. Grandchild
 - 4. Sibling
 - 5. Parent
- Insurance Business Law Section 12