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MOTOR INSURANCE PRIVATE CAR ADD ON COVER - Enhanced PA Cover clause

Enhanced PA Cover to Owner Driver

Normally the Personal Accident Cover to Owner Driver under a motor policy can be opted for a capital sum insured (CSI) of Rs 15 lacs. By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

What is Covered:

- The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

- A) Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.....lakhs (As per Policy schedule) during any one period of insurance.
- B) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- D) This cover is subject to:
- (i) The owner-driver is registered owner of the vehicle insured herein.
 - (ii) The owner-driver is the insured named in this policy
 - (iii) The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident

What is not Covered:

- Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:
 - Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
 - An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

Geographical Limit: This cover can be offered to any vehicle registered in India and plying within India

Pricing: Based on the additional CSI opted.

Conditions

1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
2. Compensation shall be payable under only one of the items mentioned above in respect of owner-driver, arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
3. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
4. This cover is over and above the PA to Owner Driver cover already available in the base policy.
5. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached

Cancellation Clause:

This Add on Cover will be cancelled along with Base Policy and no refund of premium will be made if:

6. Any PA claim fraudulently made
7. Any misrepresentation / concealment of facts resulting in a claim

Enhanced PA Cover to Paid Driver

Normally the Personal Accident Cover under a motor policy can be opted for a maximum capital sum insured (CSI) of Rs 2 lacs.

By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

What is Covered:

- In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver in the employ of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

- A) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....lakhs (As per Policy schedule) during any one period of insurance in respect of any such person.
- B) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

What is not Covered:

2. Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:
 - (a) Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
 - (b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

Geographical Limit: This cover can be offered to any vehicle registered in India and plying within India

Pricing: Based on the additional CSI opted.

Conditions

1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
2. Compensation shall be payable under only one of the items mentioned above in respect of paid driver arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
3. Compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
4. This cover is over and above the PA cover already available in the base policy. Hence this cover can be opted only if the limit under the PA cover available in base policy is exhausted.
5. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached

Cancellation Clause:

This Add on Cover will be cancelled and no refund of premium will be made if:

6. Any PA claim fraudulently made
7. Any misrepresentation / concealment of facts resulting in a claim

Enhanced PA Cover to Named Passenger

Normally the Personal Accident Cover under a motor policy can be opted for a maximum capital sum insured (CSI) of Rs 2 lacs for each Named Passenger / Occupant. By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

What is Covered:

- In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

- A) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....lakhs (As per Policy schedule) during any one period of insurance in respect of any such person.
- B) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

What is not Covered:

- 3. Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:
 - (a) Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
 - (b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

Geographical Limit: This cover can be offered to any vehicle registered in India and plying within India

Pricing: Based on the additional CSI opted.

Conditions

- 1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- 2. Compensation shall be payable under only one of the items mentioned above in respect of Named Passengers/occupants arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
- 3. Compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- 4. This cover is over and above the Named PA cover already available in the base policy. Hence this cover can be opted only if the limits under the PA cover available in base policy is exhausted.
- 5. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached

Cancellation Clause:

This Add on Cover will be cancelled along with Base Policy and no refund of premium will be made if:

- 6. Any PA claim fraudulently made
- 7. Any misrepresentation / concealment of facts resulting in a claim

Enhanced PA Cover to Unnamed Passengers

Normally the Personal Accident Cover under a motor policy can be opted for a maximum capital sum insured (CSI) of Rs 2 lacs for each Unnamed Passenger / Occupant. By opting for this cover, you are hereby covered for an additional CSI as mentioned in the policy schedule.

What is Covered:

- In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver and/or a person in the employ of the insured coming within the scope of the Workmen’s Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in but not driving the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

A) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person

arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....lakhs (As per Policy schedule) during any one period of insurance in respect of any such person.

- B) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- D) Not more than...(Registered Seating Capacity of the vehicle) persons/passengers are in the vehicle insured at the time of occurrence of such injury.

What is not Covered:

- 4. Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:
 - (a) Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
 - (b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

Geographical Limit: This cover can be offered to any vehicle registered in India and plying within India

Pricing: Based on the additional CSI opted.

Conditions

- 1. Claim will be admissible and / or payable only in case of the above-mentioned injury details.
- 2. Compensation shall be payable under only one of the items mentioned above in respect of Unnamed Passengers/occupants arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....
- 3. Compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
- 4. Maximum number of persons/passengers insured at the time of occurrence of such injury will be limited to the **registered seating capacity** of your vehicle.
- 5. This cover is over and above the Unnamed PA cover already available in the base policy. Hence this cover can be opted only if the limits under the PA cover available in base policy is exhausted.
- 6. Capital Sum Insured to be in multiples of Rs. 1,00,000 only

This add on cover is also subject to the terms, conditions and exceptions of the policy to which this add-on cover is attached

Cancellation Clause:

This Add on Cover will be cancelled and no refund of premium will be made if:

- 7. Any PA claim fraudulently made
- 8. Any misrepresentation / concealment of facts resulting in a claim