



**The Oriental Insurance Company Limited**  
**Head Office: A 25/27, Asaf Ali Road, New Delhi -110002.**  
**CIN U66010DL1947GOI007158**

**PERSONAL ACCIDENT POLICY (Group)**

WHEREAS the Insured named in the Schedule hereto (herein after called the 'Insured') had made and/or caused to be made to 'The Oriental Insurance Co. Ltd.' (hereinafter called the 'Company') a written proposal and/or declaration dated as stated in the Schedule hereto (warranting the truth of the statements contained therein) has made and/or declaration dated as stated in schedule here to which together with any statements and warranties contained therein shall be the basis of this contract and is/are deemed to be incorporated herein, for the insurance herein after set forth in respect of persons detailed in the schedule of Insured persons (hereinafter called the "Insured Persons").

**NOW THE POLICY WITNESSETH** that subject to and in consideration of the payment made or agreed to pay the company the premium for the period stated in the schedule or for any further period for which the company may accept payment for the renewal of this policy and subject to the terms, provisions, definitions, exceptions and conditions therein expressed or contained or hereon endorsed the company shall pay to the insured to the extent and in the manner herein after provided that if any of the insured persons shall sustain any bodily injury resulting solely and directly from accident caused by external, violent and visible means the sum herein after set forth in respect of any of the insured specified in the schedule .

(a) If such injury shall within Twelve(12) calendar months of its occurrence be the sole and direct cause of the death of the Insured Person, the Capital Sum Insured (CSI) stated in the Schedule hereto applicable to such insured person.

(b) If such injury shall within Twelve (12) calendar months of its occurrence be the sole and direct cause of the total and Irrecoverable loss of

i) sight of both eyes, or, of the actual loss by physical separation of two entire hands or two entire feet or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of one entire hand or one entire foot, the Capital Sum Insured stated in the Schedule hereto applicable to such insured person.

ii) Use of two hands or two feet, or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one foot or one hand, the Capital Sum Insured stated in the Schedule hereto applicable to such insured person.

(c) If such injury shall within Twelve (12) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of:

i ) the sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of the Capital Sum Insured stated in the schedule hereto applicable to such insured person.

ii ) total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the Capital Sum Insured stated in the Schedule hereto applicable to such insured person.

**NOTE:** For the purpose of Clause (b) and Clause (c) above, ‘physical separation’ of a hand or foot means separation at or above the wrist and/or of the foot at or above the ankle.

(d) If such injury shall, as direct consequence thereof, immediately, permanently, totally and absolutely, disable the Insured person from engaging in any employment or occupation of any description whatsoever then a lump sum equal to 100% of the capital Sum Insured stated in the schedule hereto applicable to such insured person.

(e) If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of the total and/or partial irrecoverable loss of use or the actual loss by physical separation of the following, then the percentage of the capital Sum Insured applicable to such insured person in the manner indicated below shall be payable:

<b>LOSS</b>	<b>% OF CAPITAL SUM INSURED</b>
<b>i) Loss of toes – all</b>	<b>20</b>
<b>Both Great phalanges</b>	<b>5</b>
<b>One Great phalanx</b>	<b>2</b>
<b>Other than great, if more than one toe lost each</b>	<b>1</b>
<b>ii) Loss of hearing both ears</b>	<b>50</b>
<b>iii) Loss of hearing one ear</b>	<b>15</b>
<b>iv) Loss of four fingers and thumb of one hand</b>	<b>40</b>
<b>v) Loss of four fingers</b>	<b>35</b>
<b>vi) Loss of thumb both phalanges</b>	<b>25</b>
<b>-one phalanx</b>	<b>10</b>
<b>vii) Loss of index finger</b>	<b>10</b>
<b>-three phalanges</b>	<b>8</b>
<b>-two phalanges</b>	<b>4</b>
<b>-one phalanx</b>	<b>4</b>
<b>viii) Loss of middle finger</b>	<b>6</b>
<b>-three phalanges</b>	<b>4</b>
<b>-two phalanges</b>	<b>2</b>
<b>-one phalanx</b>	<b>2</b>
<b>ix) Loss of ring finger</b>	<b>5</b>
<b>-three phalanges</b>	<b>4</b>
<b>-two phalanges</b>	<b>2</b>
<b>-one phalanx</b>	<b>2</b>
<b>x) Loss of little finger</b>	<b>4</b>
<b>-three phalanges</b>	<b>4</b>
<b>-two phalanges</b>	<b>3</b>
<b>-one phalanx</b>	<b>2</b>
<b>xi) Loss of metacarpals</b>	<b>3</b>
<b>-first or second(additional)</b>	<b>3</b>
<b>-third, fourth or fifth(additional)</b>	<b>2</b>
<b>xii) Any other permanent-Partial disablement</b>	<b>As assessed by the doctor</b>

f) If such injury shall be the sole and direct cause of Temporary Total Disablement, then so long as the Insured Person(s) shall be totally disabled from engaging in any employment or occupation of any description whatsoever, a sum at the rate of one percent (1%) of the capital Sum Insured, stated in the Schedule hereto per week, but in any case not exceeding Rs. 20,000/- per week or 25% of monthly salary whichever is lower in all under all Personal Accident policies covering such insured person.

Provided that the compensation payable under the foregoing Sub-Clause (f) shall not be payable for more than 100 weeks in respect of any one injury calculated from the date of commencement of disablement and in no case shall exceed the Capital Sum Insured applicable to such Insured person.

**EXPENSES FOR CARRIAGE OF DEAD BODY AND/OR FUNERAL EXPENSES:** in the event of the death of insured person due to accident, as defined in the policy, outside his/her residence, the company shall reimburse expenses incurred for transportation of insured's dead body to the place of residence and or funeral expenses subject to a maximum of 2% of capital sum insured or Rs 2500/- whichever is less.

**COMPENSATION FOR LOSS OF EMPLOYMENT:** the compensation payable, in the event of loss of employment due to total disablement, will be at 1% of the capital sum insured or Rs. 15,000/- whichever less is.

**MEDICAL EXPENSES** (When opted for an additional premium) : The accident portion can be extended to include Medical Expenses to the extent of 25% of valid admissible claim amount subject to payment of additional premium at the rate of 10% or to the extent of 50% of valid admissible claim amount subject to payment of additional premium at the rate of 25% on basic premium for accident cover. The payment of medical expenses shall be subject to the policy terms, condition, exception and definition provided herein.

### **3. DEFINITIONS:**

(a) **ACCIDENT** - An accident is a sudden, unforeseen and involuntary event caused by external and visible and violent means

(b) **CONDITION PRECEDENT** - Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

(c) **DISCLOSURE TO INFORMATION NORM** – The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

(d) **HOSPITAL / NURSING HOME** - A Hospital means any institution established for in-patient care and day care treatment of injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- i. Has qualified nursing staff under its employment round the clock.
- ii. Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;
- iii. Has qualified medical practitioner(s) in charge round the clock;
- iv. Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;
- v. Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

(e) HOSPITALISATION - Means admission in a Hospital/Nursing Home for a minimum period of 24 In-patient care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.

(f) INJURY - Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

(g) LOSS OF LIMB(S): It shall mean physical separation of one or more hands or feet or permanent and total loss of use of one or more hands or feet.

(h).PHYSICAL SEPERATION: It shall mean separation of hand at or above the wrist and/or of the foot at or above the ankle.

(i)PERMANENT TOTAL DISABLEMENT: The bodily injury, which is direct cause of permanently, totally and absolutely disabling the person insured from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever.

(j)PERMANENT PARTIAL DISABLEMENT: The bodily injury which is the sole and direct cause of total and irrecoverable loss of use of or the actual loss by physical separation permanently incapacitating the Insured Person to the extent of 40% or more in aggregate.

(k) IN-PATIENT CARE - In-patient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

(l) MEDICALLY NECESSARY - Medically Necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- i. Is required for the medical management of injury suffered by the insured;
- ii. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
- iii. Must have been prescribed by a Medical Practitioner;
- iv. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

(m) MEDICAL PRACTITIONER - A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State of India or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

The term Medical Practitioner would include Physician, Specialist and Surgeon. (The Registered Practitioner should not be the insured or close family members such as parents, in-laws, spouse and children).

(n) REASONABLE CHARGES - Reasonable and Customary charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of injury involved.

## **EXCEPTIONS**

**PROVIDED ALWAYS THAT:**

The Company shall not be liable under this Policy for:

1. Compensation under more than one of the foregoing Sub-Clauses i.e. (a), (b), (c) and (d) except (e) in respect of the same period of disablement.
2. Any other payment after a claim under one of the Sub-Clauses (a), (b), (c) or (d) has been admitted and become payable.
3. Any payment, in case of more than one claim in respect of such Insured Person under the Policy, during any one period of insurance by which the maximum liability of the Company specified in the schedule applicable to such Insured Person exceed the sum payable under sub-clauses (a) of this Policy to such Insured Person.
4. Payment of weekly compensation until the total amount shall have been ascertained and agreed.
5. Payment of compensation in respect of Death, Injury or Disablement of the Insured Person:
  - (a) from intentional self-injury, suicide or attempted suicide,
  - (b) whilst under the influence of intoxicating liquor or drugs
  - (c) whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world,
  - (d) directly or indirectly caused by venereal disease/s, or insanity,
  - (e) arising or resulting from the insured person committing any breach of law with criminal intent.
6. Payment of compensation in respect of Death, Injury or Disablement of the Insured Person due to or arising out of or directly or indirectly connected with or traceable to: War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Seizure, Capture, Arrests, Restraints and Detainment of all kings, princes and people of whatsoever nation, condition or quality.
7. Payment of Compensation in case of death of, or bodily injury to the Insured Person:
  - (a) Directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self sustaining process of nuclear fission.
  - (b) Directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

Provided also that the 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 far as they relate to anything to be done or not to be done by the insured be a condition precedent to any liability of the Company under this Policy.

8. Pregnancy Exclusion Clause: The Insurance under this Policy shall not extend to cover death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by child-birth or from pregnancy or in consequence thereof.

**CONDITIONS**

1. Upon the happening of any event which may give rise to a claim under this Policy, written notice with all particulars must be given to the Company immediately. In case of death, written notice also for the death must, unless reasonable cause is shown be given before internment cremation, and in any case within one calendar month after the death and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation.

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 Insured person(s) 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 Persons . Such evidence as the Company may from time to time require shall be furnished and a post-mortem examination report, if necessary, 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 Person (s) shall undergo at the insured's expense such operation or treatment as the Company may reasonably deem desirable.

No sum payable under this policy shall carry interest.

#### PROVISION

Provided the all sums payable hereunder shall be payable:

- (i) In case of death or permanent total disablement only after deleting by an endorsement the name of insured person in respect of whom such sum shall become payable without any refund of premium.
- (ii) In case of permanent partial disablement only after reduction by an endorsement of the capital sum insured by the amount admissible under the claim in respect of the insured person to whom such shall become payable and
- (iii) In case of temporary total disablement upon termination of such disablement.

3. The Company shall not be liable to make any payment under the 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 person on behalf of the insured Person(s).

4. (a) The insured shall give immediate notice to the Company of any change in any of the insured Person's business or occupation.

(b)The insured shall, on tendering any premium for the renewal of his Policy, give notice in writing to the Company of any disease, physical defect or infirmity with which any of the insured Person(s) have become affected since the payment of last preceding premium.

5. The Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof. The Company shall not, however, be bound to give notice that such Renewal Premium is due.

6. The company may at any time, by notice in writing, terminate this Policy, provided that the Company shall in that case return to the insured the then last paid premium in respect of such persons in respect of whom no claim has arisen less a pro-rata part thereof for the portion of the current insurance period which shall have expired. Such notice shall be deemed sufficiently given if posted and addressed to the insured at the address last registered in the Company's books and shall be deemed to have been received by the insured at the time when the same would be delivered in the ordinary course of post.

#### OR

The Policy may be canceled at any time by the insured by a notice in writing under a certificate of Posting or a Regd. A. D. Such notice shall be deemed to be effective from the date of dispatch of the same by the insured.

**PROVIDED** no claim has arisen under the within mentioned Policy prior to the dispatch of such notice by the insured to the Company, the insured would be entitled to the return of premium less premium at Company's short period rate for the period the policy has been in force.

7. The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy but the receipt of the insured shall in all cases be an effective discharge to the Company.

8. "If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of an sole arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration the same shall be referred to a panel of 3 arbitrators, comprising of two arbitrators one to be appointed by each of the party to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the arbitrations and conciliation Act 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.

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 of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of Law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

9. IRDA REGULATIONS: This policy is subject to IRDA (Health Insurance) Regulations 2013 and IRDA (Protection of Policyholders' Interest) Regulations 2002 as amended from time to time.

10. GRIEVANCE REDRESSAL : In the event of the policyholder having any grievance relating to the insurance, the insured person may submit in writing to the Policy Issuing Office or Grievance cells at Regional Office of the Company for redressal. If the grievance remains unaddressed, the insured person may contact the Officer, Uni-Customer Care Department, Head Office email us at [csd@orientalinsurance.co.in](mailto:csd@orientalinsurance.co.in).

11. OMBUDSMAN: The Insured person can also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The updated list of Office of Insurance Ombudsman are available on IRDA website [www.irda.gov.in](http://www.irda.gov.in) and on the website of General Insurance Council [www.gicouncil.in](http://www.gicouncil.in)

## 12. IMPORTANT NOTICE

i. The Company may revise any of the terms, conditions and exceptions of this insurance including the premium payable on renewal in accordance with the guidelines/rules framed by the Insurance Regulatory and Development Authority (IRDA) and after obtaining prior approval from the Authority. We shall notify you of such changes at least three months before the revision are to take effect.

ii. The Company may also withdraw the insurance as offered hereunder after following the due process as laid down by the IRDA and after obtaining prior approval of the IRDA and we shall offer to cover you under such revised/new terms, conditions, exceptions and premium for which we shall have obtained prior approval from the Authority.