**Individual Personal Accident Policy**

**COVERAGE:**

This policy provides compensation in the event of insured sustaining injuries, solely and directly from an accident caused by violent, visible and external means, resulting into death or disablement be it temporary or permanent.

**Exclusions:-**

The Company shall not be liable under this Policy for:

Payment of compensation in respect of Death, Injury or Disablement of the Insured (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

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 veneral disease/s, or insanity, (e) arising or

resulting from the insured committing any breach of law with criminal intent.

 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,

Hostilities, Civil War etc.