



THE NEW INDIA ASSURANCE COMPANY LIMITED

Registered & Head Office- 87, M.G. Road, Fort, Mumbai-400001

SUHANA SAFAR POLICY

IRDA/NL-HLT/NIA/P-P/V.I/358/13-14

The New India Assurance Company Limited having received the premium mentioned in the shedule from the proposer (hereinafter referred to as “the Insured”), hereby incorporates the proposal into the Policy as the Schedule and agrees to pay to the Insured named in the Schedule the Sums mentioned herein arising out of contingencies as described herein.

For the purpose of this insurance, the cover commences from the time Insured person(s) leave(s) the declared place of departure, continues through the intended places of travel, and terminates on date of scheduled return declared on the date of actual return whichever is earlier unless otherwise extended. The cover includes all incidental local travel.

DEFINITIONS

- 1. ACCIDENT:** An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 2. 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.
- 3. MEDICAL PRACTITIONER:** A Medical practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine 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 his license.

SECTION I - PERSONAL ACCIDENT

- 1.** Bodily Injury sustained by the Insured Person(s) arising out of an accident resulting in death or disablement as described below within 12 calendar months of the occurrence of the accident, will be indemnified as per the percentage of Sum Insured of Rs.1 Lakh mentioned below :

Schedule of Compensation

Nature of Disablement	% of Sum Insured as Compensation
Death or loss or physical separation of the whole of: i. both hands or feet or ii. one hand and one foot or iii. one hand or one foot and the complete and irrecoverable loss of sight in one eye or iv. Complete irrecoverable loss of sight of both eyes.	100

Total permanent disablement (incapacitating the Insured from totally attending to his profession / business)	
Loss by physical separation of the whole of one hand or one foot or irrecoverable loss of sight of one eye or	50
Partial permanent disablement	
(i) Loss of each toe	4
(ii) Loss of hearing - each ear	15
(iii) Loss of each finger	8
(iv) Any other permanent partial disablement	% as assessed by a qualified medical practitioner

2. Actual emergency incidental expenses necessarily incurred arising out of an accident resulting in a valid claim under Sub-section (A) upto Rs.1,000/- per Insured Person.

SECTION II - BAGGAGE

Loss of or damage to personal effects carried as accompanied baggage (except for articles mentioned under exclusion no. 2) due to fire, riots, strike, malicious damage, storm, tempest, hurricane, flood, inundation, accident, theft or burglary for the actual value of the articles but not exceeding Rs. 500/- per article unless specifically declared.

The total indemnity under this section shall not exceed in all, the sum insured as mentioned below depending on the number of persons covered under the policy.

No. of Person(s)	1	2	3	4 and above
Sum Insured (Rs.)	5000	10,000	12,500	15,000

EXCLUSIONS:

This policy shall not cover any claim(s) arising out of:

1. Intentional self-injury, the influence of alcohol or intoxicating substances and out of engaging in hazardous sports / activities.
2. Loss of articles of jewellery, and or otherwise made up fully or partially of precious / semi precious metals / stones, money, securities, manuscripts, deeds, bonds, Bills of Exchange, Promissory Notes, Stocks or Share Certificates, Stamps and travel tickets or travelers cheques, business books or documents.
3. War and allied perils, nuclear explosion or ionizing radiation.

CONDITIONS

1. CLAIMS PROCEDURE: PERSONAL ACCIDENT

1.1 Documents required for processing the accident claim

- a) Duly completed claim form
- b) Report of attending medical practitioner either as a separate document or on the reverse of claim form if provision is made thereof

- c) Investigation reports like laboratory test, X-rays and reports essential for confirmation of the injury,
- d) Police reports, wherever necessary
- e) Medical bill corresponding to doctor's prescription where medical extension is granted.

Note: Vitamins and tonics are deemed medicines ONLY if prescribed by the medical practitioner, as a part of treatment.

3.2 In case of fatal accident cases the following documents need to be scrutinized

- i. Death certificate
- ii. Post-mortem report
- iii. Coroner's report
- iv. Inquest report } wherever necessary / applicable

2. Insured must take all necessary precautions and act at all times as if uninsured.
3. In the event of loss of or damage to baggage report is to be immediately lodged with the Police or other authorities as appropriate, and a copy obtained.
4. Immediate written notice is to be given to the issuing office and also to the nearest office of this Company of any accident or loss. However, all claims shall be processed by the issuing Office.
5. Proof satisfactory to the Company shall be furnished of all matters upon which the claim is based along with the Original Policy to the issuing office.
6. In the event of a loss under Section II being claimable under more than one policy, this policy shall pay only its rateable proportion thereof.
7. **CANCELLATION:** No cancellation will be allowed after commencement of insured travel. However, request for cancellation of cover arising out of cancellation of the scheduled journey, will be entertained if made within 2 days of the scheduled date of travel. No request for cancellation will be entertained after the expiry of this period. For all cancellations effected, a minimum premium of Rs. 30/- shall be retained by the Company.
8. In the event of death of the Insured person(s) due to an insured peril all benefits payable, in respect thereof under this insurance, shall become payable to the assignee declared in the proposal (incorporated herein as the Schedule) and the assignee's receipt shall be construed as full and final discharge to the Company, in respect of all liability under this Policy.
9. **FREE LOOK PERIOD:**
The free look period shall be applicable at the inception of the policy. The insured will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If the insured has not made any claim during the free look period, the insured shall be entitled to:
 - i. A refund of the premium paid less any expenses incurred by the Company on medical examination and the stamp duty charges or;

ii. Where the risk has already commenced and the option of return of the policy is exercised by the Insured, a deduction towards the proportionate risk premium for period on cover

10. GRIEVANCE REDRESSAL: In the event of Insured has any grievance relating to the insurance, You may contact any of the Grievance Cells at Regional Offices of the Company or Office of the Insurance Ombudsman under the jurisdiction of which the Policy Issuing Office falls.

N.B. In the event of dishonor of premium cheque the policy automatically stands cancelled as from inception.

