

Commercial Vehicle Insurance Policy - Package (Miscellaneous Vehicles) Add-on

(Attached to and forming part of Policy)

**ENHANCED PERSONAL ACCIDENT COVER FOR THE INSURED (OWNER DRIVER)
(UIN: IRDAN144RP0003V02201112/A0033V01202122)**

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 (Owner Driver) in direct connection with the vehicle insured, or whilst mounting and dismounting from or traveling in the 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 :-

Details 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%
v) Speech and hearing in Both ears	100%
vi) Speech OR Hearing in Both ears	50%
vi) Hearing in One ear	25%
vii) Thumb and index finger of same hand	25%
viii) Loss of Toes - All	20%
ix) Great Toe	5%
x) Other than Great Toe, if more than one toe is lost, then for each such toe	1%
xi) Loss of four fingers and thumb of one hand	40%
xii) Loss of Four fingers except the thumb	25%
xiii) Loss of thumb	5%

SBI General Insurance Company Limited

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xiv) Loss of index finger	10%
xv) Loss of middle finger	6%
xvi) Loss of ring finger	5%
xvii) Loss of little finger	4%

Definitions:

1)“ Loss” with regard to:

- a) toe, finger, thumb means actual complete severance from the foot or hand;
- b) hearing means entire and irrecoverable loss of hearing.

2) Permanent Total Disablement means : the Insured Person is incapacitated due to the injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every occupation or employment for compensation or profit which he/she was performing just prior to the accident, and for which the Insured Person is reasonably qualified by education, training or experience, is not possible for the rest of his/her life.

If such Insured Person is either a Home-maker or Student or any Person without any known source of income, then such Permanent Total Disablement shall mean the Insured Person is incapacitated due to the injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every activity which he/she was performing or was capable to perform just prior to the accident, including future employment for compensation or profit for which the Insured Person is reasonably qualified by education, training or experience, is not possible for the rest of his/her life. The Home-maker shall also be incapacitated to perform Normal Domestic duties and the student shall also be incapacitated to perform Normal Activity of a student.

Normal Domestic duties means the domestic duties normally performed by a person who remains at home and is not working in regular employment for income, including : cleaning the home, doing the washing, shopping for food, cooking meals ; and when applicable , looking after children.

Normal Activity of a student means , activities normally performed by a student and is not working in regular employment for income, including attending any sort of educational institution including vocational training institutions, or studying at home.

Provided always that:

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- (1) compensation shall be payable under only one of the items (i) to (xvii) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person.
- (2) no compensation shall be payable in respect of 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 or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

* The Capital Sum Insured (CSI) per person is to be inserted.
