

SECTION 5. PERSONAL ACCIDENT

DEFINITIONS

For this section you/your means the

1. person in whose name this policy is issued
2. spouse of the person in whose name this policy is issued.

COVER PROVIDED

1. PAYMENT OF COMPENSATION

APPLICABLE TO EACH PERSON SEPARATELY

We will pay compensation if you

- 1.1 sustain bodily injury by violent external and visible means as a direct result of an accident
- 1.2 die from or are permanently disabled by exposure following an accident to a conveyance in which you were travelling
- 1.3 disappearance following an accident to a conveyance in which you were travelling subject to proof as would satisfy a court of law that death caused by accident should be presumed.

2. COMPENSATION

Where within twelve months from the date of the accident the injury causes,	We will pay for each person injured
2.1 Death	the sum insured stated in the schedule
2.2 Permanent disablement	a percentage of the sum insured stated in the schedule in accordance with the following table

Description of injury	Percentage of the sum insured
Loss by separation at or above the wrist or ankle of one or more limbs (permanent total loss of use of a limb will be accepted as loss by separation) or the irrecoverable loss of all sight in one or both eyes.	100
Loss of	
Speech	75
four entire fingers on one hand	75
entire thumb	25
entire index finger	15
any other entire finger	5
all toes on one foot	30
entire big toe	5
any other entire toe	3

hearing - both ears	100
hearing - one ear	30

PROVIDED

- 2.2.1 where injury is not specified we will apply a percentage consistent with the above table
- 2.2.2 compensation paid for permanent disablement will be deducted from compensation payable for death resulting from the same accident
- 2.2.3 total compensation will not exceed the sum insured stated in the schedule.

SPECIAL EXCLUSIONS

We will not be liable for bodily injury, death, permanent disablement or disappearance

1. SPORT

sustained while participating in

- 1.1 mountaineering where the use of ropes or a guide is necessary
- 1.2 big game hunting
- 1.3 football for or against professional clubs, polo, steeplechasing, parachuting, rugby, winter sports, ice hockey, wrestling, boxing, scuba diving, water skiing, martial arts, hang gliding, bunjee jumping or other hazardous pursuits
- 1.4 speed or duration tests or racing (other than on foot or in a yacht)

2. MOTOR CYCLING

sustained while motor cycling on a motor bike or a quad

3. AIR TRAVEL

sustained while travelling in an aircraft

- 3.1 not licensed for the carriage of passengers
- 3.2 piloted by a person not licensed for the purpose for which it was being used
- 3.3 as a member or acting member of the crew or for trade or technical operation connected with the aircraft

4. YOUR CONDITION OR AN ACT PERFORMED BY YOU

resulting from an accident caused by or attributable to

- 4.1 your participation in any riot, civil commotion, labour disturbance, strike or lockout or public disorder or any act or activity which is calculated or directed to bring these about
- 4.2 suicide or any attempt thereat or wilful exposure to danger (except in an attempt to save human life) or due to or contributed to or accelerated by venereal disease or acquired immunity deficiency syndrome
- 4.3 any serious physical or mental defect or infirmity from which you were suffering before the accident
- 4.4 you being under the influence of intoxicating liquor or drugs

4.5 the performance or attempt to perform

4.5.1 any act whether on behalf of any Organisation, body or group of persons calculated or directed to overthrow or influence any State or government, or any provincial local or tribal authority with force, or by means of fear, terrorism or violence

4.5.2 any act which is calculated or directed to bring about destruction or damage or bodily injury in order to further any political aim, objective or cause, or to bring about any social or economic change or in protest against any State or government or any provincial, local or tribal authority or for the purpose of inspiring fear in the public or any section thereof

4.6 Pregnancy or childbirth or any sequel thereof

4.7 Any insect bite or sting

5. AGE LIMIT

sustained by any person after his 75th birthday

6. RIOT

Exclusions 13.3.1, 13.3-4, 13.3.5 and 13-3.7 of General do not apply to this section.