



Group Personal Accident Policy Features

Policy No	4005/89085552/05/000 (Issued at MUMBAI)
Name of the Insured	MONEYLIFE ADVISORY SERVICES PRIVATE LIMITED
Mailing Address of the Insured	316, Hind Service Industries, Shivaji Park Seaface, Dadar (W), Mumbai, Maharashtra Pin-400028
Sum Insured	250000/INR Per Person
Age Limit	18-65 years

Benefit Table :

1. A -Accidental Death only -100%
2. B-Accidental Death + loss of limbs + loss of eyes + Permanent Total Disablement
3. C -Accidental Death + loss of limbs + loss of eyes + Permanent Total Disablement + Permanent Partial Disablement
4. Carriage of Dead Body 2% of SI subject to max to Rs 2500/-
5. Children Education Welfare Fund for dependent children in case of Death of Employee - upto 10,000/-per child (Restricted to 2 children)
6. Ambulance charges up to INR 2,500 per hospitalization
7. Repatriation of mortal remains covered upto Rs. 5,000/-or actual whichever is less
8. Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy
9. The cover is for 24 hours and on a worldwide basis.

Exclusions:

Below mentioned activity shall be outside the scope of the policy:

- Professional sports team in respect of specific benefit for inability to perform
- Participation in any kind of motor speed contest.
- While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft.
(Not applicable for fare Paying Passengers)
- Underground mining & contractor specializing in tunneling
- Naval, military or air force personnel
- Radioactivity, Nuclear risks, ionizing radiation
- Drivers are excluded from the policy
- Animal bite/Snake Bite/Insect bite is not covered.
- Perils of the sea are excluded from the scope of the policy.

The Company shall not be liable under this policy for:

(i) Compensation under more than one of the categories specified in the Benefit covers in respect of the same period of disablement of the Insured Person. However, amounts relating to extensions would be payable in addition, if applicable provided the extension is taken.

(ii) Any other payment to the same person after a claim under one of the categories as specified in the Benefit covers has been admitted and becomes payable. However, amounts relating to extension covers would be payable in addition, if applicable provided the extension is taken.

(iii) Any payment in case of more than one claim in respect of such Insured Person, under this policy during any one period of insurance by which the sum payable as per the Benefit covers of this policy to such Insured Person exceeds the maximum liability of the Company specified in Part I of the Policy applicable to such Insured Person. However, amounts relating to carriage of dead body would be payable in addition if applicable.

(iv) Payment of compensation relating to medical expenses until an additional premium is paid for the same as mentioned in Part I Schedule to this policy.

(v) Payment of compensation in respect of death, injury or disablement of 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, or 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. Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine; or Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or schedule Airlines;

(vi) Payment of compensation in respect of death, injury or disablement of Insured Person (a) from Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured is untrained, unless specifically covered under the policy (d) directly or indirectly caused by venereal disease or insanity; (e) arising or resulting from the Insured committing any breach of the law.

(vii) 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 kinds.

(viii) Payment of compensation in respect of death of, or bodily injury or any disease or illness to the Insured Persons. (a) Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or 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 weapon Materials.

(ix) Payment of compensation in respect of Death or disablement resulting directly or indirectly caused by contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.

(x) Payment of compensation in respect of death of, or bodily injury or any disease or illness to the Insured Persons while serving in any branch of the Military or Armed Forces of any country during war or warlike operations

Other Exclusions:

- Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.
- Being under influence of drugs, alcohol, or other intoxication or hallucinogens
- Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor
- Committing any breach of law of land with criminal intent.
- Death or disablement resulting from Pregnancy or childbirth

Risk Category III people are out of the scope of the policy:

Persons working in mines, explosives, Electrical installations on high tension lines, Racing, Circus People, skiing, mountaineering, big game hunting, ballooning, hang gliding, river rafting, winter sports, skiing, ice hockey, polo & such other persons engaged in occupation of similar hazard are not covered under GPA

Note : *For more details, please refer to the exact policy wordings*

ICICI Lombard General Insurance Company LTD