

Travel Insurance

Benefits for the Insured

Passengers who have purchased the Insurance certificates for the whole journey from start to end would enjoy the benefits shown below in respect of Death, Permanent Disablement or Injuries caused by the motor vehicle which they ride and accidents of the insured.

(a) In case of Death

The sum insured will be paid to the Assignee (Beneficiary) in case of Death

(b) In case of Permanent Disablement

As regards Permanent Disablement the claim will be paid as per units bought in proportion to the percentage of Disablement as certified by the physician. For cent percent (100%) Disablement, the full sum insured will be paid.

No claim payable for the following: -

- (a) Caused by the pre-existing physical infirmity and diseases
- (b) Suicide
- (c) Intentional self injury
- (d) Birth, abortion, etc. not connected with motor vehicle accident
- (e) Breakage of law with a view to committing a crime
- (f) Consumption (Use) of narcotic drugs
- (g) War, strike, riot, civil war, terrorism and civil commotion.
- (h) Death, Permanent Disablement and Injury etc. caused by those mentioned in e, f, g and their consequences.