

EDELWEISS COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER) UNDER MOTOR INSURANCE POLICIES

Sales Literature

TITLE	DESCRIPTION										
What is this product called?	Edelweiss Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies										
What am I covered for?	<p>1. You may choose to have a standalone cover as your Compulsory Personal Accident insurance.</p> <p>2. We will compensate, as per the table below, for bodily injury/death to/of the owner-driver of the vehicle,</p> <ol style="list-style-type: none"> i. in direct connection with the vehicle involved or ii. while getting into or out of the vehicle involved or iii. while travelling in it as a co-driver, <p>if the accident is caused by violent, accidental, external and visible means, which (independent of any other cause) results in the following within 6 months</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Nature of injury</th> <th style="text-align: center;">Scale of compensation</th> </tr> </thead> <tbody> <tr> <td>i) Death</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>ii) Loss of two limbs OR sight in both eyes OR one limb and sight in one eye</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>iii) Loss of one limb OR sight in one eye</td> <td style="text-align: center;">50%</td> </tr> <tr> <td>iv) Permanent total disablement from injuries other than the ones named here</td> <td style="text-align: center;">100%</td> </tr> </tbody> </table> <p>You will be covered for a maximum of ₹15 Lakhs.</p> <p>This cover is subject to these conditions:</p> <ol style="list-style-type: none"> i. The owner-driver is the registered owner of the vehicle involved ii. The owner-driver is the Insured named in this Policy iii. The owner-driver holds a valid driving license <p>However, if you choose to take the Compulsory Personal Accident cover as part of the Liability Only Policy or the Package Policy as is available today, you can continue to do so.</p> <p>3. One Policy takes care of your personal accident cover across all the vehicles you own.</p>	Nature of injury	Scale of compensation	i) Death	100%	ii) Loss of two limbs OR sight in both eyes OR one limb and sight in one eye	100%	iii) Loss of one limb OR sight in one eye	50%	iv) Permanent total disablement from injuries other than the ones named here	100%
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Any conditions for my cover?	<p>1. If there is any accidental loss or damage, let us know immediately in writing. Also, please give us all the information and documents we ask for. Don't worry, we'll keep this to a minimum!</p> <p>2. If there is ever any dispute between us about how much we pay against your claim, we will together have to appoint an arbitrator. If we can't agree on one, you will appoint one arbitrator and so will we; and together they will name a third, the Presiding Arbitrator. Arbitration to resolve the dispute will be done under and in accordance with the Arbitration and Conciliation Act, 1996.</p> <p>3. Any payment to be made by us will depend on the terms and conditions of this Policy being followed by you, and all the information you've given us being complete and correct.</p> <p>4. This stand-alone CPA cover will be valid for a period of 1 year.</p>										
Important things to remember	<p>Cancellation and Issuance of fresh Policy Schedule</p> <p>If there's any change in your Policy that affects the information shown on your Policy Schedule, please return the Policy Schedule to us so that we can cancel it and issue a fresh one. You will have to pay ₹50 every time we make such fresh issuance.</p>										
Anything that isn't covered?	<p>1. Any loss or damage that happens outside the geographical area mentioned in your Policy.</p> <p>2. Now this is really a worst-case scenario, one which we hope no one has to see! Your Policy doesn't cover loss or damage caused by nuclear weapons, war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war, civil war, or caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel).</p> <p>3. Any loss or damage and/or liability caused while the vehicle is being driven by someone who shouldn't be at the wheel, as in the Driver's Clause.</p> <p>The complete set of exclusions are listed in the Policy Wordings.</p>										
Get in touch. We're right here!	<p>For detailed terms and conditions, please read the Policy Wordings available on our website: www.edelweissinsurance.com</p> <p>You can get in touch with us easily on call or email. Toll Free: 1800 12000 Email: support@edelweissinsurance.com</p>										