

Compulsory Personal Accident (Owner Driver) Under Motor Insurance Policy

Prospectus

The Prospectus is intended to facilitate an easier understanding of the policy terms and conditions. It gives a summary of the significant benefits and risks associated with this product.

If You need any clarification on coverage please call Your nearest Raheja QBE office or call our Customer Service Centre on Toll Free No: 1800-102-7723 (9 am to 8 pm, Monday to Saturday)

Why Compulsory Personal Accident (Owner Driver) Under Motor Insurance?

Life being uncertain takes You through many twists and turns. Accidents can happen to anyone anywhere while driving the vehicle including mounting into/ dismounting from or travelling in the vehicle as a co- driver and moreover accidental death or injury of a breadwinner can create serious financial problems for the family and you may not be prepared for it. To take care of such situations Raheja QBE General Insurance Company Limited brings to you a Cover CPA "Compulsory Personal Accident for Owner-Driver Under Motor Insurance" that protects your from all hardships of life ensures total security & peace of Mind & mitigation against the financial consequences of unforeseeable accidents.

Since a general Personal Accident cover also includes cover against motor accidents, if an owner-driver already has a 24-hour Personal Accident cover against Death and Permanent Disability (Total and Partial) for CSI of at least Rs.15 lacs, there is no need for a separate CPA cover to be taken.

What the policy covers?

Coverage is granted in respect of accidents to the owner driver while driving the vehicle including mounting into/ dismounting from or travelling in the vehicle as a co-driver. The Policy provides for defined benefits based on the nature of injury sustained, by the insured person in an accident during the Policy period. It is mandatory for the owner driver to hold a valid driving license at the time of the accident.

Accidental Death: It provides for payment of compensation on the Insured death caused by bodily injury arising out of accidental, violent, external and visible means and resulting in death within 6 (Six) calendar months of occurrence of the accidental injury.

Permanent Total Disablement: It provides for payment of compensation for bodily injury caused by accidental, violent, external and visible means resulting in Permanent Total Disablement. Such permanent total disability should result from an accident, with no hopes of improvement, which totally and permanently disables and prevents you from attending to any business or occupation of any and every kind or if you/he/she has no business or occupation, from attending to your/his/her usual and normal duties.

Permanent Partial Disablement: It provides for payment of compensation for bodily injury caused by accidental, violent, external and visible means resulting in Permanent Partial Disablement within 6 (Six) calendar months of occurrence of such injury.

Type of Vehicles		Disability	Scale of compensation	Capital Sum Insured(Rs)
Motorized Two Wheelers ,Private Cars & Commercial Vehicles		i) Death	100%	15 lakhs
		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%	

Compensation Benefit:

The compensation benefits will depend upon the nature of injury and the Sum Insured under the Policy.

- For accidents resulting in Death or Permanent Total disablement, we will provide compensation equivalent to the full Capital Sum Insured.
- For Permanent Partial Disablement the compensation will depend on the nature of injury and corresponding percentage of Capital Sum Insured as per the medical advices of our appointed Medical Practitioner.

Provided always that

- Compensation shall be payable under only one of the items above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the CSI Capital sum Insured during any one period of insurance.
- Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

What the policy does not Cover?

1. Accidental Bodily Injury that You meet with:

- Through suicide, attempted suicide or self-inflicted injury or illness.
- While under the influence of liquor or drugs.
- Through deliberate or intentional, unlawful or criminal act, error, or omission.
- Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
- Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area.

2. Any claim arising out of any contractual liability;

3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is

Being used otherwise than in accordance with the „Limitations as to Use“

or

Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.

4.Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.

5.Any liability of whatsoever nature directly or indirectly 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. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.

6.Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

7.Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

What to do in the Event of a Claim?

Ensure first aid/medical help immediately.

Call Raheja QBE Call Centre on Toll Free No: 1800-102-7723 (9 a m to 8 p m , Monday to Saturday) OR

Notify loss by email to customercare@rahejaqbe.com OR

Send Letter to Raheja QBE office

Please provide necessary assistance to company officials for finalization of loss.

Inform incident to Public Authorities if required.

Please furnish required documents that may be sought. Documents generally required for settlement of claims include Claim form, Doctor's/Medical report, bills in case of permanent/partial disablement; Police report/post mortem report in case of accidental death,

Duty of Disclosure

We rely on information that you provide while accepting your proposal for insurance cover .If that information is not accurate, we can reduce or deny any claim you may make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly & completely the questions

Dispute Resolution

Raheja QBE will take all steps to settle your claim in accordance with policy terms and conditions. However, since the policy does not cover all eventualities, there may be disagreement on settlement of the claim. For resolution of such disputes Raheja QBE has developed an elaborate Grievance Redressal mechanism. At your request, the claim will be considered afresh by the Grievance Committee of Raheja QBE. If you are not satisfied with the decision of the Grievance Committee you may refer your case to the Insurance Ombudsman. Please call Raheja QBE offices to ascertain if you are eligible for such a reference.

Important Note:

The details furnished above are only a summary of product features and do not describe the entire terms, conditions

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and exclusions on the Policy. For further details or clarifications on the Policy contact RQBE officials or your insurance advisor. We shall be pleased to furnish further details.

SECTION 41 OF INSURANCE ACT, 1938

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakh Rupees.

Insurance is the subject matter of solicitation.

