

Liberty Secure Travel

Accidental Death

The Company agrees to pay the Sum Insured specified in the Policy Schedule under this Section to the Nominee or legal representative, if during the Trip an Insured Person (s) sustains Bodily Injury which directly and independently of all other causes results in Death within twelve (12) months of the Date of Loss.

If applicable and if payment has been made under the Permanent Total Disablement Section, any amounts paid under that Section would be deducted from payment of a claim under this Section of the Policy.

Specific Extension

Disappearance- In the event of the disappearance of the Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant during the Trip, it shall be deemed after twelve (12) months from the date of loss, subject to all other terms and conditions of this Policy, that such Insured Person shall have died as the result of an Accident. If at any time, after the payment of the Accidental death benefit considered under disappearance, it is discovered that the Insured Person is still alive; all payments shall be reimbursed in full to the Company.

Permanent Total Disablement

The Company agrees to pay to the Insured the Compensation stated in the specific Table of Benefits below, if during the Trip an Insured sustains Bodily Injury which directly and independently of all other causes results in disablement within twelve (12) months of the Date of Loss.

Specific Condition

- 1) The insurance shall terminate for an Insured under this Section upon payment of a benefit equal to the Total Sum Insured.
- 2) The total amount payable in respect of more than one disablement due to the same Accident is arrived at by adding together the various percentages shown in the Table of Benefits, but shall not exceed the Total Sum Insured.
- 3) If an Insured dies as the result of the Bodily Injury any amount claimed and paid to an Insured under the Permanent Disablement Section will be deducted from any payment under the Accidental Death Section.
- 4) Claim under Section 'Death' or 'Permeant Total Disability', if applicable and eligible, will be paid upto the maximum Sum Insured on higher side of any one Section

Table of benefits Applicable under Permanent Total disablement:-

Type of Disablement	Compensation in % of Total Sum Insured available under specific benefit
Permanent Total Loss or dismemberment of two limbs	100
Permanent Total Loss of Sight of Both Eyes	100
Permanent Total Loss of Sight of One Eye and one limb	100
Permanent Total Loss of Hearing of Both ears	100
Quadriplegia	100
Death	100

Exclusions applicable to Accidental Death & Permanent Total Disablement

The Company shall be under no liability to make payment in respect of:

- 1) Any medical condition or complication arising from condition for which medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) was recommended or received before the commencement of the Policy Period, or condition that had manifested itself in such a manner that would have caused a reasonably prudent person to seek medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines), or injury, illness, sickness, disease, or other physical, medical, mental, or nervous conditions, known disorder or ailment that, with reasonable medical certainty, existed at the time of application for the insurance herein.
- 2) In case of any routine health checkup/ investigations without any objective existence of impairment of normal health.
- 3) For any medical expenses beyond the Policy period specified in the Schedule.
- 4) Medical treatment if the same is the sole reason or one of the reasons for travel.
- 5) In respect of claims arising out of or attributable to travel undertaken against medical advice, or if the Insured is under treatment for illness declared in medical report or medical certificate provided by the Insured with the proposal form.
- 6) Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection, venereal disease, alcoholism, drunkenness or abuse of drugs.
- 7) Participation of the Insured as driver/co-driver or rider/pillion rider in races and rallies. Losses on account of Accidental injuries arising out of driving vehicle without having valid driving License and/or not following all safety norms of the jurisdiction (e.g. Wearing helmet whilst driving, driving within specified speed limits etc.).
- 8) If the Insured is exposed to any hazardous occupation like but not limited to working with fireworks, trainer or instructor for trekking, mountaineering, scuba diving, winter sports, etc. (except in life saving attempt), any criminal or illegal act, serving in any branch of the Military or Armed Forces of any country, whether in peace or War. In case of such service in Military or Armed Force, We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip.
- 9) Claims arising out of any participation of the Insured unless under supervision of a trained professional in winter sports, mountaineering (where ropes or guides are customarily used), bungee jumping, rafting, underwater diving, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports, hunting or equestrian, skin diving or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.
- 10) For any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power, terrorism.
- 11) For elective cosmetic/plastic surgery except as a result of accidental bodily injury during the Policy period.

- 12) For Dental care except as a result of accidental bodily injury to the sound natural teeth, during the Policy Period.
- 13) Any claims arising directly or indirectly out of external congenital anomalies.
- 14) Any claims arising directly or indirectly out of internal congenital anomalies for a waiting period of one year from the date of commencement of the first Policy.
- 15) Pregnancy resulting in childbirth, or complication arising out of any of the foregoing, expenses related to treatment of infertility or birth control measures except ectopic pregnancy and miscarriage or abortion where the proximate cause is an Accident happening during the Trip.
- 16) Routine pre-natal care, childbirth, care of newborns, post-natal care, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof.
- 17) Treatment of all forms of cancer/neoplasm.
- 18) Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s).
- 19) Any costs incurred in connection with rest or recuperation at a spa or health resort, sanatorium convalescence home or similar institution.
- 20) Expenses towards immunizations and treatment towards obesity, its causes and complications.
- 21) Experimental, unproven or non-standard treatment.
- 22) Medicines, investigations and treatment not supported by prescription by the physician.
- 23) Treatment by any other system other than modern medicine (also known as Allopathy).
- 24) The cost of spectacles, contact lenses, and hearing aids, crutches, artificial dentures, crowns and all other external appliances and/or devices whether for diagnosis or treatment.
- 25) All those exclusions listed under General Exclusions.

Trip Cancellation extension

The Company will reimburse You the cost of ticket booked to travel by a Common Carrier for the Trip, up to the limit specified in the Policy Schedule and deductible as applicable, which are unrecoverable from any other sources, if Your Trip needs to be cancelled prior to commencement from Your place of residence or place of origin or the no. of days as specified in Your Policy schedule from the departure date and time of the common carrier.

Special Condition

- i. Our payment will be reduced by any sum for which the Common Carrier is liable to make payment
- ii. The city of destination on ticket booked from other carrier should be same as originally booked travel ticket which was cancelled.
- iii. The cover is not applicable when the Common Carrier is suspended, grounded off or not operating for whatsoever reason.

General Exclusions applicable to all the Sections

The Company shall bear no liability to make the payment in respect of claims arising directly or indirectly out of or attributable or traceable to any of the following:

1. Any consequential losses causing damage to any property arising directly or indirectly from:

- 1.1-Any radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.
- 1.2-Contamination by radioactivity from any nuclear waste from combustion of nuclear fuel.
- 1.3-Any sickness or disease related to and arising out of existence, production, handling, manufacture, sale, distribution, deposit or use of asbestos or product thereof, e.g. Asbestosis.
2. Any loss or damage arising from Insured person committing any breach of law with criminal intent.
3. Insured travelling in India unless as a fare paying passenger.
4. Any and all consequential losses.
5. Insured's participation in any naval, military or air forces operations whether in the form of military exercises, war games or actual engagement with domestic or foreign enemies.
6. For any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power, terrorism.
7. Self-inflicted injury, willful or deliberate exposure to danger, suicide or attempt threat.
8. Insured being under the influence of alcohol, drugs or intoxicating substances during and Insured event.
9. Participation of the Insured in any sports events as a professional or for gain or rewards thereof unless covered and specified in your Policy Schedule.
10. Driving any vehicle without valid driving license and all precautionary measures following traffic rules and regulations.
11. Any pathological fractures.
12. Pregnancy except ectopic pregnancy resulting in childbirth or complication arising out of any of the foregoing and expenses related to treatment of infertility or birth control measures unless the medical assistance provided involves unforeseen emergency measures to save the Insured's or the child's life in event of acute complications, provided that the Insured has not completed the age of 38 years and 30th week of pregnancy.
13. Routine pre-natal care, childbirth, care of newborns, post-natal care, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof.
14. Any Pre-existing conditions and complications arising out of the same unless declared and agreed by the Company.
15. Any claim lodged being fraudulent in any respect or false declaration made or use of support documents or devices by You or anyone acting on Your behalf to obtain benefit out of the Policy by wrongful means or willful act.
16. Travel against medical advice, receiving or waiting to receive any medical treatment, received any terminal prognosis for medical condition.

Cancellation/Termination of the Policy

This Policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in Policy Schedule.

Cancellation by Insurer:

The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact in the Proposal Form, statement, declaration, claim form and connected documents or any material information having been withheld or a Claim being fraudulent or any fraudulent means or devices being used by Insured to gain benefit under the Policy. In such event of policy cancellation no premium shall be refunded to the Insured.

The Company may, in the event of non-cooperation of the Insured/Insured person/s cancel this Policy, by giving 15 days notice in writing by Registered Post Acknowledgment due to the Insured/ Insured Person/s at his / their last known address in which case the Company shall be liable to repay a rateable proportion of the premium for the unexpired term from the date of the cancellation subject to there being no claim made/ reported under the Policy.

Cancellation by Insured/Insured Person:

No cancellation of the policy by the insured will be allowed in case the insured has reported and received payment for a claim under any of the covers of this Policy prior to the date of notice of cancellation.

- i. This Policy may be cancelled by the Insured within 10 days from the policy period end date, by intimation in writing to the Company as long as the Insured is able to establish to the Company's satisfaction that the Insured Journey has not commenced. Upon cancellation, the Company shall be entitled to deduct 10% of the premium amount received as administration charges and refund the balance amount.
- ii. There will be no refund of premium if the cancellation is made after 10 days from the policy period end date and/or the Insured Journey has commenced and/or any claim reported and received payment for a claim under any of the covers of this Policy.

Claim Documents Checklist

Following is the indicative document list for reimbursement claims:

Accident Death:

- Duly Completed Personal Accident Insurance Policy Claim Form signed by Nominee.
- Boarding pass and/or ticket towards the journey
- Copy of address proof (Ration card or electricity bill copy).
- Attested copy of Death Certificate.
- Burial Certificate (wherever applicable).
- Attested copy of Statement of Witness, if any lodged with police authorities.
- Attested of FIR / Panchanama / Inquest Panchanama.
- Attested copy of Post Mortem Report (only if conducted).
- Attested copy of Viscera report if any (Only if Post Mortem is conducted).
- Claim form with NEFT details
- Original cancelled cheque with payee name printed on the cheque. If the name of the payee is not printed on the cheque please provide copy of first page of bank passbook
- Original Policy copy

Permanent Total Disablement:

- Duly Completed Personal Accident Insurance Policy Claim Form signed by insured.
- Boarding pass and/or ticket towards the journey
- Attested copy of disability certificate from Civil Surgeon of Government Hospital stating percentage of disability.
- Attested copy of FIR.
- All X-Ray / Investigation reports and films supporting to disablement.
- Claim form with NEFT details

- Original cancelled cheque with payee name printed on the cheque. If the name of the payee is not printed on the cheque please provide copy of first page of bank passbook
- Original Policy copy.

Trip Cancellation Extension:

- Duly filled and signed Claim Form.
- Policy copy
- Letter from insured mentioning the reason of trip cancellation with related proof
- Confirmation of cancellation of the Trip from the Common Carrier detailing the circumstances of cancellation
- Copies of Travel ticket and boarding pass of flight or travel ticket in case of rail or any other common carrier boarded by Insured.
- Medical reports and doctor's certificate in case of medical reasons for Trip cancellation/Curtailment
- Copy of death certificate in case of death of the immediate family member.
- Proof of travel and accommodation expenses made in advance for the trip
- Copies of receipts of travel and accommodation and proof of refund received for travel and accommodation expenses.
- Certificate from service providers about deductions of travel and accommodation charges.
- Cancelled cheque

Note: Coverage's, Terms & Conditions are only outlined briefly in this document. For complete details, policy wording needs to be referred.