

**INDUSIND COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER) UNDER MOTOR INSURANCE POLICIES - PROSPECTUS**

Note:  
This document is only a summary of the features of the policy. Actual Benefits available are as mentioned in the policy and are subject to its terms, conditions & exclusions.

This policy is designed to cover compulsory personal accident cover of Sum Insured 1,500,000 provided insured doesn't have PA cover (Death & Permanent Disability) from any other policy elsewhere up to the sum insured 1,500,000.

**SCOPE OF COVER**

This policy covers death and permanent disability of/ to the Owner-Driver (insured) of the vehicle whilst driving the vehicle including mounting into/ dismounting from or traveling in the insured vehicle as a co-driver caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(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%

**CONDITIONS**

- (A) The compensation shall be payable under only one of the items (i) to (iv) above in respect of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of Rs. 15 lakh during any one period of insurance.
- (B) 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.
- (C) The Owner-Driver is the registered owner of the vehicle Insured herein;
- (D) The Owner-Driver is the Insured named in this Policy.
- (E) The Owner-Driver holds an effective driving license at the time of the accident.

**EXCLUSION**

- Death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to
  - i) intentional self injury suicide or attempted suicide physical defect or infirmity or
  - ii) an accident happening whilst such person has consumed alcohol or is under the influence of intoxicating liquor or drugs.

**INFORMATION ABOUT OUR CLAIMS SERVICES**

- The company's dedicated and experienced claims team aim to deliver a differentiated customer service of a fast, fair, convenient

and transparent claims process for the management and settlement of your claim.

- The company's philosophy is to look for ways to pay valid claims in a fair & timely manner.

**IN THE EVENT OF CLAIM**

On the occurrence of any loss, within the scope of the Policy the Insured/Insured Person shall:

- In the event of a claim under the Policy the Insured/Insured Person may contact any of the Company's Offices at the contact numbers specified in the Schedule to the Policy.
- Intimation of claim can also be made to IGICL Call centre at 1800 3009 or in writing at the nearest Regional Offices or through the intermediary.
- Alternatively, you can also reach us at services@indusindinsurance.com

**MINIMUM INFORMATION REQUIRED**

- Claim form filled up completely and duly signed.
- Policy Copy
- Cancelled cheque for fund transfer
- KYC document
- Hospital Certificates/ documents
- Death Certificate
- Post Mortem Certificate
- Legal Heir Certificate/ Will/ Proof of nomination
- Affidavit on non judicial stamp paper.
- Certificate of disablement in case of a permanent partial/ total disability.
- Valid Driving License
- Registration Certificate
- Attested copy of FIR/ inquest panchnama.

This Product prospectus gives the salient features of the product only. For further details on all the conditions and exclusions related to Compulsory Personal Accident Cover- Motor, please refer policy wordings.

**CONTACT US**

For any product or service related information or assistance, here's how you can reach us.

Email us on	services@indusindinsurance.com
Call our Customer Service	(022) 4890 3009 (paid no.)
You can visit us at	www.indusindinsurance.com and locate us
Write to us at (Correspondence Only)	IndusInd General Insurance Company Limited IndusInd Centre, 4 Floor, South Wing Off. Western Express Highway, Santacruz (East) Mumbai - 400055.



**PROHIBITION OF REBATES - SECTION 41 OF THE INSURANCE ACT, 1938 AS AMENDED BY INSURANCE LAWS (AMENDMENT) ACT, 2015.**

1. 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 the 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.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.



[indusindinsurance.com](https://www.indusindinsurance.com)



022 4890 3009 (Paid)



74004 22200 (WhatsApp)

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies. UIN: IRDAN103RP0065V01201819.

IGI/MCOM/CO/MOT-02/ICPACM/PROSPECTUS/Ver.1.0/300126.



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