



24/7 MUHAFIZ ACCIDENT INSURANCE

Whereas the Insured named in the schedule of this policy by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to **UBL INSURERS LIMITED** (hereinafter called "the Company") for this insurance hereinafter contained and has paid or agreed to pay the premium in the schedule as consideration for such Insurance.

Now this Policy witnesseth that subject to the terms, exceptions and conditions contained herein or endorsed hereon, if at any time during any period of insurance, the Insured shall sustain any bodily injury caused by accidental external and visible means which injury shall solely and independently of any other cause result in his death, or permanent total disablement as defined in the Schedule, the Company will pay to the Insured or in the event of his death, to his legal personal representative the compensation stated in the Schedule.

Provided always that:

- 1) Death or permanent disablement takes place within twelve calendar months of the occurrence of the injury.
 - a) Compensation shall not be payable under more than one of the items of the Schedule of compensation in respect of consequences of the same accident (except of any compensation payable hereunder in respect of temporary partial disablement preceding or following temporary total disablement).
 - b) No weekly compensation shall become payable until total amount thereof has been ascertained and agreed, if, nevertheless payment be made for weekly compensation the amount so paid shall be deducted from any lump sum becoming claimable in respect of the same accident.
- 2) The total sum payable under this Policy in respect of any one or more claims shall not exceed in all, in any one period of insurance, the Sum Insured.

DEFINITIONS

1. **"BODILY INJURY"** means bodily injury which
 - a) is sustained by the Insured during the period of insurance and;
 - b) is caused by external violent and visible means and;
 - c) is solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured within twelve calendar months from the date of the accident by which such injury is caused.
2. **"ACCIDENT"** means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place.
3. **"TOTAL DISABLEMENT"** means disablement which entirely prevents the Insured from attending to his business or occupation or if he has no business or occupation from attending to his usual duties.
4. **"PARTIAL DISABLEMENT"** means disablement which prevents the Insured from attending to a substantial part of his business or occupation or if he has no business or occupation from attending to a substantial part of his usual duties.
5. **"PERMANENT"** means lasting twelve calendar months and at the expiry of that period being beyond hope of improvement.
6. **"LOSS OF LIMB"** means loss by physical separation of hand at or above the wrist or of a foot at or above the ankle.
7. **"FREE VOYAGE"** means cover to parents travelling abroad. If your parent(s) is/are travelling abroad, they are also held covered for accidental death and permanent disability only, to the extent of your sum Insured, provided that they are within the maximum age (60) and a written information is received by the company from the Insured a week earlier stating the destination and flight details. The cover starts when aeroplane takes off and ceases when the aeroplane lands on the airport.

CONDITIONS

1. This policy and schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this policy or of the schedule shall bear such specific meaning wherever it may appear.
2. This policy does not cover death or bodily injury due to or resulting from :-
 - i) Intentional self injury, suicide or attempted suicide whether felonious or not.
 - ii) War, invasion, act of foreign enemy, hostilities, whether war will be declared or not, civil war, mutiny, rebellion, revolution, insurrection, strike, riot, civil commotion, military or usurped power.
 - iii) The Insured being under the influence of, or being affected by intoxicating liquor or drug or drugs, venereal disease or insanity, child birth or pregnancy, abortion or miscarriage or any complications and/or sequela arising from the foregoing.
 - iv) The Insured engaging in flying or air travel of any kind (other than as a passenger in any fully licensed passenger carrying aircraft and/or helicopter but not as a member of the crew and not for purpose of undertaking any trade or technical operation therein), polo, steeplechasing, professional football, mountaineering necessitating the use of ropes or guides, winter sports, riding or driving in any kind of race speed or during test or practice thereof, or occupational use of power driven woodworking machinery.
3. In the event of any accident or disablement hereby Insured against happening to an Insured person notice thereof in writing shall be given to the Company within fourteen days of the occurrence of the accident. The Insured or his legal personal representatives shall, at his or their own expense, forward to the Company, within the space of seven days after demand, a written report from a medical attendant, who shall be a duly qualified and registered medical practitioner, approved by the Company, of the facts of the case and the nature and extent of the injuries received or of the disease, and generally all such information in support of the claim as the Company shall reasonably require, and in case of loss of sight or amputation occurring more than fourteen days after the accident, notice as aforesaid must be given within one calendar month of such loss of sight or amputation. In the case of a claim for death or permanent disablement unless otherwise stated all sums payable hereunder shall be payable within one calendar month after, such personal injury and the cause and result thereof shall have been proved to the satisfaction of the Company and such information as is required by the conditions of this Policy shall have been furnished, and in the case of a claim for temporary disablement only upon the termination of such disablement. No sum payable under this Policy shall carry interest, and the Company shall cease to be liable for any such sum unless claimed within one year after it has become due.
4. If required by the Company, the Medical, Surgical, or other Agent of the Company shall, in case of any accident to an Insured Person be admitted at all reasonable times to see and examine the nature of the injury sustained by the Insured Person whilst the Insured Person is suffering from the effects of the same, and in the event of death to make a postmortem examination of the Insured Person.
5. The Insured shall, on tendering any premium for the renewal of this Policy, give notice in writing to the Company of any disease, physical defect or infirmity with which an Insured has become affected since the payment of the last premium.
6. If the Insured shall change his occupation or engage in one or more hazardous than that stated in the Schedule, the Insured shall give immediate notice to the Company and pay such extra premium as may be required in respect of such greater risk if the Company shall elect to accept the same, which they shall be under no obligation to do.
7. All differences arising out of the Policy shall be referred to the arbitration of a person to be appointed by both parties, or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators, one to be appointed in writing by each party, and in case of disagreement between the Arbitrators, to the decision of umpire who shall have been appointed in writing by the Arbitrators before entering on the reference, and an Award shall be a condition precedent to any liability of the Company or any right of action against the Company.
8. If the Company shall disclaim liability to the Insured (or the Insured's personal representatives) for any claim hereunder and such claim shall not Within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
9. The Company shall neither be bound to send any notice of a renewal premium becoming due nor to renew this Policy. The Company shall at any time, by giving seven days notice to the Insured by Registered Letter at the Insured's address or place of abode as last known to the Company, be at liberty to determine and cancel this Policy, provided that the Company shall in that event on demand return to the Insured a proportionate part of the premium corresponding to unexpired period of Insurance.



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The Insured is requested to read this Policy and, if it is incorrect, return it immediately for correction