



CLAIMS POLICY

Exclusions for Accidental Policy:

The **Policy** does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, in respect of:

1. Any Pre-existing disease, any complication arising from it,
2. The attending Physician who will be (a) **Insured Person** himself / herself or (b) Close Member of the Family who is covered in this Policy.
3. Any claim of Insured Person arising from:
 - a. suicide or attempted suicide
 - b. wilful self-inflicted illness or injury except injury in self-defence or to save life; or
4. Being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication
5. Participation in an actual or attempted felony, riot, crime, misdemeanour (excluding traffic violations) or civil commotion;
6. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Aircraft;
7. War or any act of war, invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons / materials, chemical and biological weapons, ionising radiation;
8. Any loss, damage cost or expense of whatsoever nature caused by, resulting from or in connection with any **Act of Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
9. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
10. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;



11. Any **Insured Person's** participation in **Professional** or **Adventure Sports** other than mentioned in Exclusion i.1, or participation without expert supervision of trained professional;
12. Arising or resulting from the **Insured Person(s)** committing any breach of law with criminal intent
13. Any loss caused by osteoporosis (porosity and brittleness of the bones due to loss of protein form the bones matrix) or pathological fracture (any fracture in an area where **Pre-existing disease** has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the **Policy**
14. or any loss of which a contributing cause was **Insured Person's** actual or wilful participation in, an illegal act or any violation or attempted violation of the law or **Insured Person's** resistance to arrest;
15. Confinement in a **Hospital** which is not **Medically Necessary**
16. Mosquito bite and resultant diseases are excluded under the **Policy**.
17. Any loss resulting contributed or aggravated or prolonged by childbirth or from pregnancy.

At the time of Claim Intimation following information to be kept handy: -

1. Contact number/email ID of caller ID and Insured Nominee.
2. Policy Number.
3. Name of Injured/insured person.
4. Date & Time of Loss.
5. Nature of accident/incidence and details of injury suffered.
6. Coverage under which claim.