



## Group Activ Secure - Personal Accident product details with Terms and Conditions

**Benefit:** Accidental Death

### Accidental Death:

If the Insured Person suffers an Injury due to an Accident that results in the death of the Insured Person, we will pay 100% of the Sum Insured, provided that once a claim has been accepted and paid under this Benefit then cover under this Policy shall immediately and automatically cease in respect of that Insured Person.

### Definition of Accident:

Accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.

### Major exclusions under the policy:

Below is the list of major exclusions under the policy (This is not an exhaustive list). For detailed and complete list you may refer to the master policy terms and conditions issued to the Bank. We shall not be liable to make any payment for any claim under any Benefit in respect of any Insured Person, directly or indirectly for, caused by or arising from or in any way attributable to any of the following:

- a. Pre-existing disease or injury or disability
- b. Suicide or attempted suicide
- c. Mental Illness or sickness
- d. War or war like situation
- e. Venereal disease or sexually transmitted diseases or HIV / AIDS
- f. Bacterial infections
- g. Medical or surgical treatment
- h. While committing any breach of law
- i. Under influence of alcohol or drug abuse or intoxication
- j. Pregnancy or child birth
- k. While participating in any hazardous sport
- l. Due to Nuclear, chemical or biological attack