

Personal Accident Coverage

What is the Personal Accident Insurance ?

The Personal Accident Insurance is the individual personal accident insurance (PA) created with the main aim to facilitate the customers in the case of accident in which the insured, after getting admitted to the hospital in cooperation, could obtain the medical treatments immediately within the coverage limit without self advance payment.

Qualification of the Insured: Age between 16 – 60 years

Benefits

1. Loss of Life.
2. Loss of hands, feet and eye(s).
3. Total permanent dismemberment.
4. Medical expenses.

Insurance Period : 1 year / from the agreed starting date

Coverage : Cover direct physical loss or damage to bodily injury or death arising from accident for 24 hours within and outside working hours **worldwide.**

Additional Coverage :

- At renewal period, the sum insured in respect of Death, Loss of body organ or Permanent Disability will be increased by 5% for 5 consecutive renewal without additional premium.
- The insurance policy covers Riding or Traveling on Motorcycles and Murder and Assault.

Major Exclusions :

The insurance policy does **NOT** cover loss of or damage to bodily injury caused by

- Disease infections.
- Criminal actions.
- Suicide.
- Quarrel or argument.
- Miscarried or abortion as a result of accident.
- Accident while under the influence of alcohol or addicted drugs.
- War
- Playing dangerous sports.
- Soldier or Police service in war or crime suppression.

Special Conditions :

- Age under 16 years, they have to be insured together with their parents and subject to special acceptance by the underwriter.
- Age over 60 years, they could be insured only if they have carried TZI's PA. Policy for at least 3 years and subject to special acceptance by the underwriter.