



Accidental death or disability can have far reaching financial implications for one's family and business. A Personal Accident insurance policy covers the expenses incurred as a result of injuries caused by accident, and also compensates for accidental death or disability. The cover is available for individuals as well as for bona fide groups, and is subject to certain exclusions. This is a worldwide cover.

What's covered?

- Accidental Death
- Medical Expenses arising out of accidents
- Permanent total disability due to an accident
- Permanent partial disability due to an accident
- Injuries incurred during Riot, Strike or Civil Commotion
- Repatriation Clause
- Motorcycle Extension - not Exceeding 250cc
- Disappearance Clause
- Exposure Clause
- Beneficiary Clause
- Hi-jack Clause
- Duty & Pleasure
- Work Away clause
- Airfares for Treatment clause

What's NOT covered?

- Nuclear Energy Risks Exclusion Clause (NMA 1975)
- War, Civil War, Political Risks & Terrorism Exclusion Clause
- Electronic Date Recognition Clause (EDRC)

Is it for me?


Personal accident cover is fairly standard, especially for university students going on placement.




Serving you since 1986

We're at the forefront of insurance excellence, providing you with tailored solutions specific to your needs. We continue to innovate on the policy front and are able to offer you a highly bespoke service. Our expertise is driven through the following three pillars:

Fast claims | Bespoke policies | Expert guidance

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