



The Product

Driver Care

offers compensation to motorists in the event of injuries or disability as a result of violent, accidental, external and visible events. In the event of hospitalization following an accident the medical expenses benefit will be paid directly to the hospital or medical facility. Alternatively the company will reimburse upon receipt of original receipts and attending doctors report.

Scope of benefits.

Accidental Death: The death of the Insured occurring within 12 calendar months.

Permanent Total Disablement: Disability that renders the Insured incapable of attending to their usual business or occupation or engaging in any occupation. Provided such disability is total, continuous, permanent and occurs within 12 calendar months.

Hospital Cash: This is Hospital cash is payable once following hospitalization, excluding the first three days. The actual cost of medical, surgical, hospital and related expenses necessarily and reasonably incurred for treatment of injuries resulting from an accident.

Artificial Medical resulting from an accident: : The actual cost of appliances/aides, incurred after treatment of injuries

Last Expense (Accidental Death): Payable within 48 hours following fatal accident Age limit 18years – 65years

Benefits:	Plan A	Plan B	Plan C
Accidental Death	250,000	500,000	750,000
Permanent total Disablement	250,000	500,000	750,000
Hospital Cash	5,000	7,500	10,000
Accident Medical Expenses	50,000	60,000	70,000
Artificial Medical Appliances	7,500	10,000	20,000
Funeral Expenses(Accidental Death)	7,500	10,000	20,000
Annual Premiums inclusive of Levies	2,000	3,000	4,500



What is not offered

- a) Intentional self-inflicted iniuries
- b)Suicide or attempted suicide
- c) Injuries while under the influence of alcohol and drugs(other than prescriptions)
- d) War and Terrorism.
- e) Accident while traveling in aerial deviceexpect as a passenger.
- f) Exceptionally risky activities and sports

****Kindly refer to the policy document for the full list of exclusions***

