

## Rider for "Group Guard" Prospectus Cum Policy Wordings

### TAILORED PERSONAL ACCIDENT

#### SECTION A) PREAMBLE

Whereas the Insured Beneficiary named in the Policy Schedule (hereinafter called 'You' or 'Your') has made a proposal, containing certain undertakings, declarations, and information as mentioned in the transcript of the proposal, to Bajaj General Insurance Limited (hereinafter called the 'Company') to include below coverage as a Rider under the Base Policy.

#### SECTION B) SCOPE OF THE COVER:

You are required to choose one or more of the coverage options listed below. If you opt for any restricted cover, its specific terms, conditions, exclusions, and limitations will apply in addition to those outlined in the Base Policy. When you select a specific Type of Cover, notwithstanding anything stated to the contrary in the Base Policy, the definition of "Accident" or "Accidental" will be replaced as follows:

Accident/Accidental refers to a sudden, unexpected, and involuntary event caused by external, visible, and violent means, resulting from any cause specified under the chosen Type of Cover.

#### TYPE- A: MOTOR ACCIDENT COVER FOR OWNER-DRIVER

##### I. WHO CAN OPT FOR TYPE- A?

If You have opted Death and Permanent Total Disability Cover under Section 1 of the Base Policy and are an owner-driver of a private car registered in India, you are eligible to opt for this cover.

##### II. TYPE- A- COVERAGE- (Simplifying the Coverage)

If You sustain any Accidental Bodily Injury, in direct connection with below (as opted by you and specified in policy schedule):

- any vehicle You own, whilst driving or mounting into/dismounting from such vehicle or whilst traveling in it as a co-driver
- OR
- a specific vehicle You own, whilst driving or mounting into/dismounting from such vehicle or whilst traveling in it as a co-driver or passenger,

which independent of any other cause shall within six calendar months of such Bodily Injury result into any Nature of Injury as listed below, we will pay compensation as per the below table:

Nature of Injury	Scale of compensation
(i) Death	100% of Sum Insured
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100% of Sum Insured
(iii) Loss of one limb or sight of one eye	50% of Sum Insured
(iv) Permanent total disablement from injuries other than named above.	100% of Sum Insured

Provided always that

1. compensation shall be payable under only one of the items (i) to (iv) above, arising out of any one occurrence and Our total liability shall not in the aggregate exceed the sum insured mentioned in the policy schedule during any one period of insurance.
2. no compensation shall be payable in respect of death or Bodily Injury directly or indirectly, wholly or in part arising or resulting from or traceable to
  - (i) Your intentional self- Injury, suicide or attempted suicide physical defect or infirmity or
  - (ii) an Accident happening whilst You are under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable directly to You or to Your legal representatives whose receipt shall be the full discharge in respect of the Injury to You.

## Bajaj General Insurance Limited

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)  
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This cover is subject to

- a. You are the registered owner of the vehicle;
- b. You are named as the Insured Beneficiary in the Certificate of Insurance.
- c. You hold an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the Accident.

### III. EXCLUSIONS UNDER TYPE- A- SPECIFIC EXCLUSIONS (Not covered circumstances)

All exclusions applicable in Base Policy shall be applicable to this Rider, mutatis mutandis. Further, We shall not be liable under this Rider in respect of:

1. any Accidental Injuries caused, sustained or incurred outside the insured geographical area of the vehicle owned by You;
2. any Accidental Injuries caused sustained or incurred whilst the vehicle owned by You herein is
  - a. being used otherwise than in accordance with the 'Limitations as to Use' prescribed under the Motor Tariff.or
  - b. being driven by or is for the purpose of being driven by You in the charge of any person other than a Driver as stated in the Driver's Clause under the Motor Tariff.
3. any claim arising out of any contractual liability;
4. (i) Any Accidental Injuries whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.  
(ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
5. Any Accidental Injuries directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder You and or Your Legal Representatives shall prove that the Accidental Injuries arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, We shall not be liable to make any payment in respect of such a claim.

### TYPE- B) WHILST TRAVELLING IN COMMON CARRIER

#### I. WHO CAN OPT FOR TYPE- B?

If You have opted cover under Section 1, Section 4 & Section 6 of the Base Policy, you are eligible to opt for this cover.

#### II. COVERAGE UNDER TYPE- B - (Simplifying the Coverage)

Coverage for the respective Section under the Base policy shall be limited/restricted to any Accident whilst traveling, mounting or dismounting through a Common Carrier only.

Common Carrier shall mean any civilian land or water conveyance or Scheduled Airline in each case operated under a valid license for the transportation of passengers for hire. This does not include motor vehicles, ships or Aircrafts belonging to the military.

### TYPE- C) DUE TO NATURAL CATASTROPHE

#### I. WHO CAN OPT FOR TYPE- C?

If You have opted cover under Section 1, Section 4 & Section 6 of the Base Policy, you are eligible to opt for this cover.

#### II. COVERAGE UNDER TYPE- C - (Simplifying the Coverage)

Coverage for the respective Section under the Base policy shall be limited/restricted to any Accident arising out of Natural Catastrophe only.

A natural catastrophe is an unexpected natural event like an earthquake, flood, storm (including typhoons, hurricanes, and cyclones), and other similar convulsions of nature that causes widespread damage or disruption.

## **TYPE- D) DUE TO ANIMAL ATTACK/DROWNING/ CHOKING & SUFFOCATION**

### **I. WHO CAN OPT FOR TYPE- D?**

If You have opted cover under Section 1, Section 4 & Section 6 of the Base Policy, you are eligible to opt for this cover.

### **II. COVERAGE UNDER TYPE- D - (Simplifying the Coverage)**

Coverage for the respective Section under the Base policy shall be limited/restricted to any Accident arising out of Animal Attack/Drowning only.

An animal attack means a physical assault by an animal, resulting in injury or death. This includes bites, scratches, or other forms of physical harm.

Drowning means the process of experiencing respiratory impairment due to submersion or immersion in a liquid, leading to potential outcomes like death, morbidity (non-fatal injury), or no morbidity.

Choking & Suffocation means inability to breathe due to accidental blockage of the airway on account of an object being lodged in the respiratory channel, inhalation of foreign substances or clutching of throat.

## **TYPE- E) DUE TO STAMPEDE/ CRUSHING**

### **I. WHO CAN OPT FOR TYPE- E?**

If You have opted cover under Section 1, Section 4 & Section 6 of the Base Policy, you are eligible to opt for this cover.

### **II. COVERAGE UNDER TYPE- E - (Simplifying the Coverage)**

Coverage for the respective Section under the Base Policy shall be limited/restricted to any Accident arising out of Stampede/ Crushing only.

A stampede means sudden, panicked rush of a group of people, often caused by fear or excitement. It typically involves a large crowd moving uncontrollably, which can lead to injuries or death.

Crushing means accidental fatal or disabling injuries as a result of a person being crushed by an external force such as falling heavy objects, machinery accidents, vehicle collisions, building collapses, etc.

## **TYPE- F) DUE TO ELECTROCUTION/ BURNS/ POISONING/ CUTS OR LACERATIONS**

### **I. WHO CAN OPT FOR TYPE- F?**

If You have opted cover under Section 1, Section 4 & Section 6 of the Base Policy, you are eligible to opt for this cover.

### **II. COVERAGE UNDER TYPE- F - (Simplifying the Coverage)**

Coverage for the respective Section under the Base Policy shall be limited/restricted to any Accident arising out of Electrocution/ Burns/ Food Poisoning only.

Electrocution means injury or death caused by accidental electric shock when a person comes into contact with a source of electricity. It can happen when electricity flows through the body, disrupting normal electrical signals in the heart, muscles, or nerves.

Burns means Accidental injuries to the skin and underlying tissues caused by heat, electricity, chemicals, or radiation.

Food poisoning means an Accidental infection or irritation of the digestive tract caused by consuming contaminated food or drinks. It is usually caused by harmful microorganisms such as bacteria, viruses, parasites, or toxins produced by these germs.

Cuts or Lacerations shall mean Accidental deep cuts or breaks in the skin or flesh caused by sharp or blunt objects.

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### SECTION C) SPECIFIC GENERAL CONDITIONS APPLICABLE TO THIS RIDER

In addition to below, all terms and conditions and General conditions of Base Policy read with Policy Schedule are applicable to this Rider mutatis mutandis.

1. Opting of Rider-  
This Rider cannot be opted during mid-term of Base Policy.
2. Withdrawal of Rider-
  - a. If Base Policy is withdrawn by Us, then this Rider shall also stand withdrawn automatically without any separate notice/intimation.
  - b. In the likelihood of this Rider being withdrawn in future, the We will intimate the You about the same 90 days prior to expiry of the Base Policy.
3. Cancellation of Rider-  
All the terms and conditions as to Cancellation of Base Policy shall mutatis mutandis apply to the Cancellation of this Rider.
4. Renewal of Rider-  
In case of renewal of Base Policy, opted Rider shall be automatically renewed subject to Our receipt of prescribed premium. Once Rider is opted by You, We will renew Base Policy together with Rider and shall not renew only Base Policy