

CONDITIONS

1. The policy and the schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this policy or of the schedule shall bear such specific meaning wherever it may appear.

2. In the event of any accident hereby insured against happening to an insured person notice thereof in writing shall be given to the company within 14 days of occurrence of the accident. The insured or his legal personal representatives shall at his or their own expense forward to the company within the space of seven days after demand a written report from a medical attendant who shall be a duly qualified and registered medical practitioner of the facts of the case and the nature and extent of the injuries received and generally all such information in support of claim as the Company shall reasonably require and in case of loss of sight or amputation occurring more than fourteen days after the accident, notice as aforesaid must be given within one calendar month of such loss of sight or an amputation in the case of a claim for death loss or permanent disablement unless otherwise stated all sums payable hereunder shall be payable within one calendar month after, such personal injury and the cause and the results thereof shall have been proved to the satisfaction of the Company and such information as is required by the conditions of this policy shall have been furnished. No sums payable under this policy shall cover interest and the Company shall cease to be liable for any such sum unless claimed within one year after it has become due

3. If required by the Company the Medical, Surgical or other Agent of the Company shall in case of any accident to an insured person whilst the insured person is suffering from the effects of the same, and in the event of death to make a postmortem examination of the body of the insured person.

4. The Insured shall on tendering any premium for the renewal of the policy give notice in writing to the Company of any physical defect or infirmity with which an insured person has become affected since the payment of the next preceding premium.

5. The Company shall not be bound to notice or be affected by any notice of any trust charge or alienation relation to this policy but the receipt of the insured or his legal personal representatives shall in any case effectually discharge the company.

6. All Notice required to be given by the insured shall be given to the Company at the Head Office or at its branch office, wherefrom policy was issued.

7. This policy and the insurance hereby made shall be subject to the several conditions restrictions stipulations and notices endorsed herein, and such conditions in so far as they provided for anything to be done by the insured are to be deemed conditions precedent to the right of the insured to use or recover hereunder.

8. Age limit 16 to 75 years, Entry age 14 years under earn and learn scheme of various garments industries only

9. The insured having declared loss of use of the member of the body if any as incorporated in the policy. It is hereby declared and agreed that the liability of the Company shall not extend to any portion of such affected members of the body and in the event of any injury occurring to other member of the body and resulting claim shall be assessed as though the insured retained the perfect use of such member of body.