

Personal Accident Policy

The insurance provides compensation in the event of death or disability directly due to accident.

Highlights

This policy offers compensation in case of death or bodily injury to the insured person, directly and solely as a result of an accident, by external, visible and violent means.

The policy operates worldwide and is a 24 hours cover.

Different coverage's are available ranging from a restricted cover of Death only, to a comprehensive cover covering death, permanent disablements and temporary total disablements.

Family Package cover is available to Individuals under Personal Accident Policy whereby the proposer, spouse and dependent children can be covered under a single policy with a 10% discount in premium.

Group personal accident policies are also available for specified groups with a discount in premium depending upon the size of the group.

Scope

This policy is basically designed to offer some sort of compensation to the insured person who suffers bodily injury solely as a result of an accident which is external, violent and visible. Hence death or injury due to any illness or disease is not covered by the policy.

The following types of coverage's are offered under a Personal Accident policy:-

Table D

1. Death cover wherein 100% of the capital sum insured is payable.

Table C

1. Coverage under Table D
2. Loss of two limbs / both eyes / one limb and one eye wherein 100% of the capital sum insured is payable.
3. Loss of one limb or one eye wherein 50% of the capital sum insured is payable.
4. Permanent Total Disablement other than above e.g. paralysis due to an accident, wherein 100% of the capital sum insured is payable.

Table B

1. Coverage under Table C
2. Permanent Partial Disablement i.e. where a part of the body becomes permanently disabled due to an accident, e.g. total and irrevocable loss of use of a finger due to an accident. In such cases, a percentage of the capital sum insured as specified in the policy is paid.

Table A

1. Coverage under Table B
2. Temporary Total Disablement i.e. where the insured person becomes temporarily disabled from undertaking any work as a result of an accident for e.g. fracture of legs. In such cases, a weekly payment of 1% of the capital sum insured subject to a maximum limit, is paid for the number of weeks or part thereof (maximum 52 weeks), during which the insured person is totally disabled.

The insured can claim only under any one of these sections as a result of any one accident.

The policy also covers expenses incurred for carriage of dead body from place of accident to the residence subject to a limit of 2% of the capital sum insured or BHD 1,0000/- whichever is less.

We issue several types of personal accident policies such as:-

- Individual Personal Accident policy.
- Group Personal Accident policy.
- Passenger Flight Coupon - Covering personal accident risk whilst traveling as a passenger on a scheduled flight.
- Student Safety Insurance - for schools and colleges, covering students against Personal Accident benefits as per Table B mentioned above for a capital sum insured of BHD 2000/-/-.

Add on covers

Individual and group personal accident policies can be extended to cover medical expenses incurred in the treatment of an accident covered under the policy, subject to a limit of 10% of the sum insured or 40% of the death / disability compensation claim payable, on payment of additional premium.

The policy can be extended to cover War risk on payment of additional premium.

The policy can also be restricted to cover Personal Accident risk during duty hours only or during off-duty hours only with discount in premium.

Who can take the policy?

Any adult legal resident of Bahrain can take the policy covering himself / herself and dependent family members between the ages of 5 and 70yrs.

How to select the sum insured?

It is very difficult to put a value to a human life. Hence the principle of indemnity cannot be applied in this policy. However it becomes necessary to apply some yardstick for fixing the sum insured so that human lives are not overvalued for ulterior motives. Hence the capital sum insured is restricted to 72months income from gainful employment. This means that income from property, shares etc. will not be taken into account. For non working spouse, the sum insured is restricted to 50% of the sum insured of earning spouse subject to a maximum of BHD 5000/- and for dependent children to 25% of the sum insured of earning parents subject to a maximum of BHD 2000

How to claim?

In the event of an accident giving rise to a claim the following steps should be taken:-

In case of death claim:-

1. Assignee under the policy should immediately notify the policy issuing office.
2. Submit the claim form along with death certificate, post mortem report, police report and original policy.

In case of injury claim:-

1. Notify the policy issuing office immediately.
2. Submit claim form along with medical certificate and Police Report if any certifying the disablement.
3. In case medical expenses extension has been taken, then the prescription along with bills are to be submitted.

Note: Policy details given are indicative, not exhaustive. Please contact your Gulf Union for further details.



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