Royal Sundaram General Insurance Co. Limited
Corp. Office : Vishranthi Melaram Towers, No.2/319,
Rajiv Gandhi Salai, OMR Karapakkam,Chennai-600097.
Regd. Office: 21, Patullos Road, Chennai 600002.
Tel: 91-44-7117 7117 | **E mail:** customerservices@royalsundaram.in
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IRDAI Registration Number – 102 | CIN-U67200TN2000PLC045611

Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies

What is Covered:

- The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

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

Provided always that

A) Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs……lakhs (As per Policy schedule) during any one period of insurance.

B) 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 (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

D) This cover is subject to:

(i) The owner-driver is registered owner of the vehicle insured herein.

(ii) The owner-driver is the insured named in this policy

(iii) The owner-driver holds 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

What is not Covered:

1. Death or injury directly or indirectly, wholly or in part arising or resulting from or traceable to:
   (a) Intentional self-injury, suicide or attempted suicide, physical defect or infirmity and / or
   (b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

Geographical Limit: This cover can be offered to any vehicle registered in India and plying within India