



**UNITED INDIA INSURANCE COMPANY LIMITED.**  
**Regd. & Head Office: 24, Whites Road, Chennai – 600 014.**

**ENDORSEMENT**

**PLATINUM PERSONAL ACCIDENT COVER FOR OCCUPANTS**

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for death or bodily injuries hereinafter defined sustained by any occupant including owner-driver, paid-driver for such injury sustained whilst mounting into, dismounting from or travelling in the Insured vehicle caused by violent, accidental, external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :

Details of Injury:-	Compensation
Death	100% of CSI
Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of CSI
Loss of one Limb or Sight of one eye	50% of CSI
Permanent Total Disablement from injuries other than named above	100% of CSI

Provided always that: -

(1) compensation shall be payable under only one of the items above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed Registered seating capacity of the vehicle times Capital Sum Insured (CSI) during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of 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 or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

(3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

(4) not more than registered sitting capacity of the vehicle insured persons/passengers are in the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

**Commented [A1]:** Owner is covered as long as he/she is present in the car as an occupant

**Commented [A2]:** CSI is 15 Lakhs. No other option is available, this is not mentioned in this document . PROSPECTUS DEFINES CSI. THE AMOUNT WILL NOT APPEAR IN ENDORSEMENT

**Commented [A3]:** Not clear. CSI is 15 lakh per person. Total Payment during the policy period is 75 lakh (if seating capacity = 5). Multiple claims are allowed, correct? . MULTIPLE CLAIMS IN TERMS OF NO OF PERSONS, BUT NOT MULTIPLE ACCIDENTS OR OCCURENCES

**Commented [A4]:** In such case, claims will be paid only up to the seating capacity?  
YES