

## GROUP PERSONAL ACCIDENT INSURANCE POLICY

Whereas the Insured having applied for the Insurance expressed herein and made a Proposal and Declaration to SHARQ Insurance LLC (Hereinafter referred to as "The Company") which shall be the basis of this contract and is deemed to be incorporated herein and having paid or agreed to pay the Premium as consideration for the insurance.

NOW THIS POLICY WITNESSETH that the Company will subject to the terms, exceptions and conditions contained herein or endorsed hereon (collectively referred to as "Terms of this Policy") pay to the Insured or his legal personal representatives the Benefit(s) referred to below if during the Period of Insurance the Insured person shall sustain bodily injury solely caused by violent accidental external and visible means resulting directly and independently of any other cause within twelve calendar months in death or disablement or expenses as stated below :

Benefit A - Sum Insured declared in the Policy Schedule

Death due to Accident A

Benefit B - Such percentage of Benefit as is specified in the Permanent Disability Scale attached to this Policy  
Permanent Disablement due to Accident

B

Benefit C - Weekly Compensation as specified in the Policy Schedule payable for a maximum period of 52 weeks during such disablement Temporary Total Disablement from attending to or following the Insured's usual business or occupation, arising due to Accident

C

Benefit D - The amount of such expenses but not exceeding the sum mentioned in the Schedule. This extension applies only if specified as covered in the Policy Schedule.

Reasonable medical surgical hospital nursing expenses fees or charges necessarily incurred whether disablement benefit is payable or not D

PROVIDED THAT:

1. Loss of limb or member or part thereof shall mean loss by actual physical severance or total and permanent loss of use.
2. The total sum payable under clause (B) shall not exceed Benefit B
3. The total sum payable under clause (B) in respect of injury to more than one portion of limb or member or part thereof shall not exceed the sum payable in respect of such injury to the whole of that limb or member or part thereof
4. Payment shall not be made under more than one of the clauses (A) and (B)
5. Any sum payable under clause (A) or (B) shall be reduced by the total of any payments made under clause (C) in respect of the same bodily injury
6. The payment of Benefit A or the maximum of either Benefit B or C shall with effect from the date of the accident resulting in such payment discharge the company from any further claim under the policy except for expenses incurred under Benefit D arising from the same accident.
7. Payment shall not be made under clause(C) for more than 52 weeks.
8. Payments under clause (C) may be made at intervals in arrears during the period of disablement at the discretion of the Company but the Company shall reserve the right to withhold such payments if it so wishes until the total amount due to the Insured shall have been ascertained and proved to the satisfaction of the Company.

EXCEPTIONS



The Insurers shall not be liable in respect of bodily injury: -

1. Occasioned or contributed by war invasion act of foreign enemy hostilities (whether war be declared or not) civil war mutiny rebellion revolution insurrection military or usurped power riot or civil commotion.

In any claim and in any action suit or other proceedings where the Company alleges that by reason of this exception any death disablement or expense is not covered by this Policy the burden of proving that such death, disablement or expense is covered shall be upon the Insured

2. Consequent upon any unlawful act of the Insured person or his willful exposure to danger (other than in an attempt to save human life), suicide or attempted suicide or intentional self injury

3. Medical or surgical treatment only if specified as covered in the Policy Schedule and where such treatment is rendered necessary by bodily injury within the scope of this Policy

4. Occasioned by the effect or influence (temporary or otherwise) of alcohol or drugs not prescribed by a qualified practitioner, HIV / Aids, Venereal Disease or insanity

5. Arising due to Pregnancy or childbirth

6. Sustained whilst the insured engaged in winter sports, rock climbing, mountaineering (which requires the use of ropes or guides) pot-holing, sky diving, parachuting, football or rugby football, ice hockey, motor racing, polo, steeple chasing, big game hunting or hunting or hunting other than on foot, racing of any kind other than on foot.

7. Flying as a member of an aircrew or in an aircraft for the purpose of any trade or technical operation therein or thereon or air travel other than as a fare paying passenger in any properly certificated or licensed power driven aircraft constructed to carry passengers and operating on a scheduled service or a twin engine or multi-engine chartered aircraft.

8. Regular or temporary military or police duties

#### CONDITIONS

**Interpretation** This Policy and the Schedule shall be read together as on 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 meaning wherever it may appear.

**Observance** The liability of the Company shall be conditional on the observance by the Insured of the terms of this policy.

**Renewal** The Insured shall before any renewal of this Policy give notice to the Company of any sickness or physical defect or infirmity of the Insured person of which the Insured has become aware during the preceding period of Insurance and of any change of name and address.

**Claims Procedure** Notice in writing must be given to the Company of any bodily injury which may give rise to a claim under this Policy together with full particulars of both the occurrence and the injury immediately in case of death or within thirty (30) days of the occurrence if the injury be non-fatal.

All reports, certificates and information required by the Company shall be furnished at the Insured's expense and shall be in such form as the company shall prescribe.

The Insured person shall from time to time submit himself to medical examination at the expense of the Company as may be required in connection with any claim.

In the case of death where any reasonable doubt exists as to the cause thereof a qualified medical practitioner appointed by the Company shall be allowed to make a post-mortem examination of the body of the Insured person at the Company's expense.



Assignment This Policy is not assignable and payment of any Benefit under this Policy shall only be made to the Insured or his legal personal representatives whose receipt shall be a discharge to the Company

Change of business

This Policy shall cease to be in force if there be any alteration in the Occupation or Occupation of the Insured Person unless the Company by endorsement & age limit declares the Insurance to be continued.

This Policy shall not be renewable after the period of insurance in which the Insured Person reaches the age of 65 years.

Cancellation The Company may cancel this Policy by sending thirty (30) days notice by registered letter to the Insured at his last known address and in such event the Insured shall become entitled to the return of a proportionate part of the Premium corresponding to the unexpired portion of the Period of Insurance

  
Aminu



Authorized Signatory

