



Policy Document
**PERSONAL
ACCIDENT**

LORDS
INSURANCE
Guarding Your Tomorrow.

SECTION 06:

PERSONAL ACCIDENT

1. COVER PROVIDED

The specified Compensation will be paid if any Insured Person suffers a bodily injury caused by accidental external means and resulting in Death, Disability or Medical Expenses.

We will pay your nominated beneficiary or your estate.

We will pay you in the event of your accidental permanent disability or temporary disability. Temporary disability payments will be made to you at intervals, based on a satisfactory medical report by a medical practitioner.

2. DEFINITIONS

Accident

means an event that is external to the body that you could not avoid, that you did not intend and that you could not have expected or foreseen.

Beneficiary

means the person you choose and whose name appears on the schedule to receive compensation if you die.

Bodily Injury

means a physical injury to the body caused by an accidental, violent, visible and external event.

Child

the natural or adopted child or children of the person who is named in the schedule and who depend financially on and usually reside with the person in whose name the policy is issued.

Compensation

means in the case of any Permanent Disability a lump sum based on percentage of the Capital Sum;

Death

means death occurring within 24 calendar months as a direct result of the bodily injury or as a result of exposure or deprivation following an accident and includes any death presumed by a competent court following the insured Person's disappearance or the disappearance of any vehicle, aircraft, watercraft or train which he or she was travelling;

Disability

Disability means any Temporary or Permanent Disability occurring within 24 calendar months as a direct result of the bodily injury;

Medical Expenses

means any such expenses reasonably and necessarily incurred up to 24 calendar months from the date of the bodily injury;

Phalanx

means a bone that forms the fingers and toes. The plural is phalanges.

Repatriation

means to bring your body back to the Republic of Botswana if you die from an accident while you are outside Botswana.

Temporary Disability

means temporary incapacity for the Insured Person's normal occupati

3.COMPENSATION

DESCRIPTION OF ACCIDENTAL PERMANENT DISABILITY	% OF LIMIT OF COMPENSATION
Permanent total disablement for any occupation for which the Insured Person is fitted by knowledge or training	100%
Total loss of speech or of sight in one or both eyes or loss of use or by physical severance of a foot or hand	100%
Loss of four fingers:	70%
Loss of thumb: Both phalanges	25%
Loss of index finger or part thereof:	15%
Loss of any finger or part thereof, except thumb or index finger:	6%
Loss of toes: All on one foot Big toe, both phalanges Any other toe	32% 5% 2%
Hearing in both ears Hearing in one ear	100% 25%
Any permanent disability not listed	A percentage consistent of the Company's sole discretion with the foregoing table

4.SPECIAL PROVISION

- a)** Any Compensation paid or payable for Permanent Disability shall reduce the Compensation payable for Death resulting from the same Bodily Injury, the company's total liability in respect of any one Insured Person for such Disability and Death being limited to the Capital Sum;
- b)** In respect of persons under the age of 14 years, compensation for Death shall not exceed P500.
- c)** Compensation payable for Temporary disability will compensate you if you are temporarily disabled due to an accident. This cover is limited to each week of your temporary disability. We will not pay your temporary disability:
 - for longer than 52 weeks;
 - if we consider you medically fit or able to return to your usual business or occupation.

5.SPECIAL EXCLUSIONS

We will not compensate you if death, disability or bodily injury is caused by the following:

5.1.Medical conditions

- any serious physical or mental defect or infirmity from which you were suffering before the accident.
- bodily injury resulting from Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) howsoever this syndrome has been acquired or may be named.

5.2.Taking part in certain activities

participation in any of the following activities:

- 5.2.1.** any sport as a professional;
- 5.2.2.** extreme activities like paragliding, skydiving, hang-gliding, off- road motorcycling, quad-biking or free climbing;
- 5.2.3.** wrestling, boxing or martial arts;
- 5.2.4.** racing, speed- or endurance events on or in power-driven vehicles or craft;
- 5.2.5.** flying, except if you are a passenger in a legally licensed passenger-carrying aircraft;
- 5.2.6.** mountaineering where the use of ropes or a guide is necessary; or
- 5.2.7.** digging or sinking of mine pits or shafts, underground mining activities or the manufacture or use of explosives.

5.3.Alcohol or drug use

You being under the influence of alcohol or drugs. This exclusion will not apply if a qualified medical practitioner prescribes the drugs for you and you take them in the way they are prescribed.

5.4.Intentional misconduct

from your intentional misconduct, for example when you provoke an assault, break any law or disturb the peace.

5.5. Death or bodily injury that you deliberately cause

From suicide, attempted suicide, intentional self-injury or exposure to danger.

5.6. Age limit

after the Anniversary Date immediately succeeding the Insured Person's 70th birthday;