

 <b>RM Insurance Company (Private) Limited</b> <small>A Member of the OLD MUTUAL Group</small>	<b>RM Insurance Company (Private) Limited</b> 100 The Chase Emerald Hill Harare Zimbabwe
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<b>PRODUCT NAME</b>	<b>PERSONAL ACCIDENT INSURANCE</b>

## Summary of Cover

### Personal Accident Insurance

This policy is designed to cover the insured spouse and immediate family against;

1. accidental death
2. permanent disablement as a result of an accident
3. Temporary disablement as a result of an accident.
4. Medical expenses arising from accidental injury
5. Murder, snake & insect bite,
6. drowning provided it is not suicidal
7. domestic accident
8. loss of eyes, limb or hearing,
9. Disappearance or exposure resulting in a person being declared dead by competent courts.

### EXCLUSIONS

1. wilfully self inflicted injury including suicide
2. death or disablement as a result of natural illness/ sickness.
3. Fraudulent claims and cases where fraudulent means are used to access policy benefit
4. any percentage of disability in excess of 100%
5. any portion of medical expenses recoverable from a medical aid society
6. injury sustained whilst an insured person is under the influence of intoxicants ,intoxicants, drugs or ethyl alcohol.
7. specified sporting activities or events.
8. motor cycling
9. war and nuclear risks.