INSURANCE POLICY DETAILS – ACCIDENT INSURANCE FOR LS2 HELMET USERS

Definitions

"Insured Person" means the person who has been registered or enrolled under this Service of digital insurance subscription.
"Accident" means a sudden, unexpected, violent and external specific event which happens during the time of cover, at an identifiable time and place and which causes Bodily Injury.
"Accidental Death" means death of an Insured Person due to an Accident within thirty days from the date of Accident.
"Bodily Injury" means an identifiable physical injury to an Insured Person's body, caused directly and solely by an Accident and independently of illness, or disease which is verified and certified by a certified medical practitioner.
"Accidental Hospitalization (including day-care treatment)" means hospital admission or treatment taken by the Insured Person due to an Accidental Injury.
"Covered Event" means Accidental Hospitalization (including day-care treatment), and Accidental Death of the Insured Person.
"Insurance Company" means third party insurance companies with applicable registrations and licenses from the relevant authority who are independent contractors and not Flair Technologies.

Eligibility and Terms

An Accidental Death, and Accidental Hospitalization (including day-care treatment) coverage shall be applicable for the Insured Persons who have been registered or enrolled under the group life insurance policy through this digital insurance subscription (the Service). Only the Insured Persons shall be under the insurance coverage with certain provisions, and limitations as per the following:

1. Insured Person must be above 18 years of age at the time of registration.
2. Insurance coverage shall be applicable within the territory of Bangladesh only.
3. All insurance coverage is applicable for 365 days from the date of registration.

Insurance Benefit Schedule

The Insured Person or the legal nominee (in applicable cases) of the Insured Person or the legal nominee shall be able to claim the insurance benefits in case of a Covered Event as per the following table:

Type of Coverage	Sum Assured/Coverage Amount
Accidental Death	BDT. 200,000
Accidental Hospitalization (including day-care treatment)	Up to BDT. 50,000

Exclusions

The following exclusions shall be applicable for the insurance coverage:

General Exclusions:

1. Any pre-existing conditions.
2. Any mental, emotional, and psychiatric disorders.
3. Any condition/accident due to consuming addictive substances
4. Any accident due to performing any illegal activity (i.e., driving without a valid license, participating in competition/races/stunts, etc.)

Specific Exclusions for Accidental Death:

1. Death caused by self-inflicted injury or the commission of or attempted commission of an assault or any unlawful act, or being engaged in any illegal activity or felony;
2. Suicide while sane or insane;

Specific Exclusions for Accidental Hospitalization (including Day-Care Treatment):

1. Accidents due to any unlawful activities or due to use of addictive substances by the Insured Person.

Special Provisions for Accidental Hospitalization (Including Day-Care Treatment)

Accidental Hospitalization (including day-care treatment) can be further classified under 4 (four) different categories with corresponding benefits as per the following table:

Types of Accidental Injury	Description of Accidental Injury due to Accident	Sum Assured /Coverage Amount (BDT.)
Head Injury	Severe collision impacts can cause a closed head injury. In that situation, the fluid and tissue inside the skull are damaged because of the sudden movement or impact of the head. Less severe closed head injuries often result in concussions, while the most severe impacts can cause brain damage. Major types of head injuries include Hematoma, Hemorrhage, Concussion, Edema, Skull fracture, Diffuse axonal injury etc.	**BDT. 50,000**
Chest Injury, Internal Injury	These injuries can be more severe such as broken ribs or internal injuries such as internal bleedings. Blunt trauma occurs when a part of the body collides with something else, particularly at high speed or with great force. When this happens, blood vessels inside the body can be crushed or torn. Penetrating trauma occurs when an object penetrates the body and tears holes in blood vessels, muscle and internal organs. This can happen when someone falls onto a sharp object, as in workplace accidents, or when objects collide with and penetrate the body in motor vehicle accidents.	**BDT. 25,000**
Fracture, Dislocation, Dismemberment, Amputation, 2nd and 3rd Degree Burn	A fracture is a break, usually in a bone. If the broken bone punctures the skin, it is called an open or compound fracture. A dislocation is an injury to a joint — a place where two or more bones come together — in which the ends of the bones are forced from their normal positions. Dismemberment or amputation is a cut off or disjoin of a limb or a part of a limb. Second-degree burns involve the epidermis and part of the lower layer of skin, the dermis. The burn site looks red, blistered, and may be swollen and painful. Third-degree (full thickness) burns destroy the epidermis and dermis. They may go into the innermost layer of skin, the subcutaneous tissue. The burn site may look white or blackened and charred.	**BDT. 15,000**
Scrape and Cut, Abrasion, Soft Tissue Injury, 1st Degree Burn	Cuts and scratches are areas of damage on the surface of the skin. A cut is a line of damage that can go through the skin and into the muscle tissues below, whereas a scrape is surface damage that does not penetrate the lower tissues. A soft tissue injury is damage to the body's connective tissue, which means muscles, ligaments and tendons. An abrasion or "excoriation" is a wearing away of the upper layer of skin as	**BDT. 5,000**

	a result of applied friction force. First-degree burns affect only the outer layer of skin, the epidermis.	

Claim Documentation

The claimant must provide the below mentioned documents in digital formats in order to submit a claim:

1. **For Accidental Death**
    a. Copy of NID/Passport/Birth Certificate of the Insured Person
    b. Driving license of the Insured Person
    c. Death Certificate from the last attending physician/clinic/hospital mentioning the actual cause of death
    d. First Incident Report (FIR) from the local law enforcement authority
    e. Post-mortem report
    f. Copy of NID/Passport/Birth Certificate of the legal Nominee
    g. Proof of relationship of Nominee with the Insured Person
    h. Any other supporting documents (if required)

2. **For Accidental Hospitalization (including day-care treatment)**
    a. Copy of NID/Passport/Birth Certificate
    b. Copy of Driving License (in applicable cases)
    c. Doctor's prescription/emergency ticket
    d. Doctor's Advice for hospitalization (in applicable cases)
    e. Discharge Certificate (in applicable cases)
    f. All medical bills
    g. All diagnostic test reports such as X-Ray, City Scan, MRI or such relevant reports
    h. Any other supporting documents (if required)

Claim Decision, and Settlement

All claims are subject to verification by the Insurance Company and Insurance Company reserves the right to reject any claim if it is deemed invalid/inappropriate or not applicable under insurance coverage.

Successful claims for insurance coverage shall be settled in favor of the appropriate beneficiary via bank account/mobile wallet within ten (10) working days after receiving all necessary documents from the Insured Person or legal nominee of the Insured Person (in applicable cases).