



MAKLER S.A.
ASESORES EN SEGUROS

Great **Solutions**,
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**PERSONAL
ACCIDENTS**





PRODUCT
FEATURES

PERSONAL ACCIDENTS

This insurance covers people against accidents or death caused by accidents, including whilst commuting to and from work.

PERSONAL ACCIDENTS INSURANCE

Personal Accident insurance provides indemnity in case of accidents that may cause the death or the disability of the insured party. This insurance covers individuals against accidents or accidental death as described in the policy, including whilst commuting to and from work.

Every activity or profession involves its own exposure to risk. In order to provide an effective cover for each one, insurance carriers divide the activities in different categories. These categories range from those facing low exposures, such as administrative employees, to those facing high exposures such as construction workers. This is why the insured's activity must be declared upon purchasing the policy.

POLICY CONDITIONS

INSURABLE PERSONS:

Registered and unregistered employees who work for the employer who at the time of inclusion in the policy have not reached the age of 64, unless otherwise agreed in the policy.

UNINSURABLE PEOPLE

People under the age of 14 or older than 64 cannot be included in the policy unless otherwise agreed between the parties.

AGE LIMIT

Coverage ceases for people upon turning 65 years old, unless otherwise agreed between the parties.

BENEFICIARIES

The beneficiaries shall be appointed freely by the insured, without establishing priorities. In case of no beneficiaries being appointed, any indemnity shall be awarded to legal heirs.



TYPES OF COVERAGE

TOTAL OR PARTIAL PERMANENT DISABILITY

Total disability is when working capacity reduction is equal to or above 80%, and 100 % of limit insured shall be paid by insurer. When disability is inferior to 80%, the amount to be paid to the insured shall be a percentage of the limit insured as determined by the medical evaluation in line with the insurance regulator (SSN) scale or chart as set forth in the General Conditions.

ACCIDENTAL DEATH

Covers against death of the insured as immediate consequence of a covered accident occurred during working hours at usual working premises. The limit insured shall be paid in full, offsetting any previous payment made related to accidental total or partial disability covers.

Scope of coverage

24hs worldwide coverage:

Protects the insured against accidental death and total and partial permanent disability for 24 hours, 365 days a year, anywhere in the world. Covers airline transportation insofar commercial airlines are used, excluding all private air transportation.

Commuting:

Covers the insured whilst travelling to the office and back home.

Medical/pharmaceutical assistance:

Reimbursement coverage with liberty of choosing limit insured, with or without deductibles.



COVERAGE EXCLUSIONS

The following exclusions apply:

- a) Illness/disease of any nature, including those resulting from insect bites.
- b) Injuries caused by X rays or similar, and by any radioactive element or originated in nuclear reactions; injury resulting from effort, sun exposure, sun burns, cold, and other atmospheric or environmental effects; permanent or temporary psychopathy, surgical interventions or treatments, unless any of these are required following a covered accident.
- c) Any accident unlawfully caused or instigated by the insured or the beneficiaries or suffered by the insured during any criminal or unlawful act.
- d) Accidents caused by vertigo, dizziness, lipophilia, seizures or paralysis and those that result from mental alienation, except when those disorders are the result of a covered accident; drunkenness and/or the influence of narcotics or alkaloids.
- e) Accidents occurring while the insured is participating in races, athletic or acrobatic games or exercises or whose object are the testing of exceptional character, or while participating in travels or excursions to unexplored territories or zones.
- f) Accidents resulting from any air travel other than in commercial airlines.
- g) Accidents resulting from the use of motorcycles and similar vehicles or from the practice of sports other than those listed in the policy conditions.





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We **proposed** it to ourselves
and we **made** it.
Our first **39** years!



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