



Hayat-e Amn Insurance Service Co.

### **A big welcome to you who come to Iran**

Hayat-e Amn Poya Insurance Service Company is honored to provide all students of Dekhoda Educational Institute with accident insurance under the following terms

#### **Accident insurance:**

It covers every kind of accident that happen to the students according to the following table:

Accident insurance			
Insurance premium (rial)		Explanation of insurance coverage	
180 days	90 days	Medical costs of an accident	Life damage for every person
260,000	150,000	400,000,000	400,000,000

#### **Definition of accident:**

Accident refers to each unexpected event caused by an external factor without the intention and determination of the insured and led to his/her injury, disability and death.

#### **Supportable loss:**

This death insurance covers disability and medical cost directly caused by an accident.

#### **Dangers of the insured:**

Protection by insurer by observing exceptions and limitations embedded in the insurance letter, which includes realization of threat (accident). Realization of the following threats is also considered as obligations of the insurer;

- drowning, poisoning, effect of vapor or corrosive substances such as acid
- suffering from rabies, tetanus and anthrax
- legitimate defense of the insured
- attempt at saving people and property from threat

#### **Exceptions**

1. Suicide and attempt at it
2. body injuries that the insured caused intentionally
3. drunk or use of any drugs or stimulants without physician's prescription
4. committing of criminal deeds by the insured including aiding and abetting the commission of it
5. Disease and suffering from insanity of the insured except that it is because of the realization of the threat concerned in this insurance.
6. war, rebellion, revolution, riot, strike, uprising, mayhem, coup and precautionary measures of military officials
7. earthquake, volcano, and atomic actions
8. if the insured has an accident during driving and does not have an allowable driver license fit for the vehicle, whether he/she is to blame for the accident or not.
9. chronic diseases of the insured with previous experience, which is not included in accident insurance
10. accidents relating to conflicts and argument are not included in accident insurance.

#### **Duties of the insured and beneficiary in case of an accident**

1. soon after an accident expect death, the insured is required to visit a doctor and follow his orders and let himself/herself undergo treatment, and the insured and policyholder are required to report it in written to a maximum of five days after the accident.
2. in the case of the insured's demise, the policyholder or the beneficiary should report it in written as soon as possible to a maximum of two weeks since the date of death

**Note:** Traffic accidents are treated at Iran hospitals free of charge.