

Depositor's Accidental Insurance Modality

Accidental Insurance is provided to all depositors as follows:

- All Savings Account Holders
- NPR 500,000 or 4 times of preceding day saving balance of customer, whichever is lower except for Orange Saving Plus and Subha Vara Laxmi Bachat account holders.
- NPR 1,000,000 for Orange Saving Plus and Subhavara Laxmi Bachat.
- Covers Accidental Death, Permanent Total and Partial Disablement.

(Detailed features is in Annex I and Exclusions in above facilities in Annex IV)

Annex I

Terms and Conditions for Accidental Insurance Facility:

- A. Accidental Insurance Facility means facility to be provided by Insurance Company to all saving account holders of the Bank to provide reimbursement of Accidental Insurance expenses. The maximum reimbursement amount under Accidental Insurance is up to NPR 500,000 (Five Hundred Thousand Only) except Orange Saving Plus and Subhavara Laxmi Saving Account Holder. And for Orange Saving Plus and Subhavara Laxmi Saving Account Holder the Maximum reimbursement amount is up to NPR 1,000,000. (One Million Only).
- B. Eligible for Accidental Insurance, If the account holder is permanently disable or death cause by accident.
- C. In the case of joint account holders, all joint holders shall be eligible to claim accidental insurance facility. However, it shall be on first come first serve basis within limit.
- D. Claim payable for Accidental Insurance facility will be 4 times of preceding day saving balance of saving account holder or up to NPR 500,000 (Five Hundred Thousand Only), whichever is lower except Orange Saving Plus and Subhavara Laxmi Saving Account Holder. For Orange Saving Plus and Subhavara Laxmi Saving Account holder claim payable under Accidental Insurance will be NPR 1,000,000 (One Million Only).
- E. Payment under this scheme shall be eligible upon certification/declaration of certified doctor and other necessary documents.

Benefits		Maximum Sum Payable
A.	Accidental Insurance for All Saving Account Holder (except Orange Saving Plus and Subhavara Laxmi Saving account holder)	Maximum Limit NPR 500,000 per person or 4 times of preceding day balance, whichever is lower.
B.	Accidental Insurance for Orange Saving Plus and Subhavara Laxmi Saving account holder.	Maximum Limit NPR 1,000,000 per person.

Other:

1. If the customer is permanently/partially disabled.
2. If the customer is dead due to accident.

Annex IV

Exclusions

- a. The first amount of each and every claim admitted as described in Annexure I.
(Minimum claim amount is NPR 2,500 for Domiciliary Treatment only.)
- b. Insanity, Intentional self-injury or attempted suicide, dissipation or drunkenness, use of intoxicating drugs or liquors.
- c. Routine eye test, optical and routine dental treatment, artificial teeth and hearing aid.
- d. Beauty treatment or beauty cream.
- e. Miscarriage or abortion or pregnancy. However, delivery case shall be eligible.
- f. Expenses incurred in Homeopathy other than Jaundice based.
- g. Ayurvedic Treatment Prescribed by other than registered Ayurvedic Medical Practitioner as per Nepalese law.
- h. Expenses incurred due to war invasion act or while life assured is serving as member of any defense police or national security force except group accident.
- i. Any injury or sickness arising out of Riot, Strike, malicious act, sabotage and terrorism.
- j. Venereal or sexually transmitted disease, AIDS or AIDs related complex and / or any illness arising as complications from these conditions.
- k. Routine checkup of Hypertension, Diabetes and Thyroid.
- l. Expenses for any type of liquid vitamin other than as may be necessitated due to an accident.
- m. Coverage of any type of vaccination.
- n. Pre- existing disease and pre-existing critical illness.