

Depositors' Accidental Insurance Modality

Insurance Facility	Major Features and Eligibility
Accidental Insurance	<ul style="list-style-type: none">• All Savings Account Holders (including Social Security Savings Account Holders).• NPR 500,000 or 4 times of preceding day saving balance of customer, whichever is lower except for Orange Saving Plus, Subhavara Laxmi Bachat and Elegant Savings account holders.• NPR 1,000,000 for Orange Saving Plus, Subhavara Laxmi Bachat and Elegant Savings.• Covers Accidental Death, Permanent Total and Partial Disablement. <p><i>(Detailed features is in Annex I)</i></p>

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, Subhavara Laxmi Savings and Elegant Savings Account Holder. And for Orange Saving Plus, Subhavara Laxmi Savings and Elegant Savings 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/partially 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 the 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 for Orange Saving Plus, Subhavara Laxmi Savings and Elegant Savings Account Holder. For Orange Saving Plus, Subhavara Laxmi Savings and Elegant Savings 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.
- F. Any claim intimation will be confirmed within 7 working days and GOP (Guarantee of Payment) will be sent to Bank by Insurance Company through mail, but Bank must provide intimation with scan copy of required documents.

Benefits		Maximum Sum Payable
A.	Accidental Insurance for All Saving Account Holder (except Orange Saving Plus, Subhavara Laxmi Savings and Elegant Savings 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, Subhavara Laxmi Savings and Elegant Savings 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.