

## Product Summary: Personal Accident Insurance for Motorcyclists

### Overview:

Personal Accident Insurance for Motorcyclists is designed to offer critical financial protection for individuals who face the unique risks associated with motorcycling. This policy provides coverage for accidents that may occur while riding or off the road, ensuring that motorcyclists and their families have support during unexpected events.

### Who is Eligible?

This policy is available for motorcyclists of all ages, whether for daily commutes, recreational use, or professional purposes. Coverage extends to both regular and part-time riders, as well as motorcycle enthusiasts.

### Key Features and Benefits

#### **K1: Death Due to Accident:**

KIC provides a lump sum payment to the insured's designated beneficiary in the event of accidental death. If a dependent child passes away, payment will be made to the policyholder.

#### **K2: Permanent Accidental Disability:**

KIC offers financial support if the insured suffers a complete and irreversible disability due to an accident, which prevents them from engaging in any occupation.

#### **K3: Temporary Accidental Disability:**

KIC provides a weekly benefit if the insured is temporarily unable to work due to an accident, subject to waiting periods.

#### **EXTENSION: Medical Expenses Coverage:**

KIC reimburses reasonable and necessary medical expenses incurred as a result of an accident, including hospital stays, surgery, and other medical treatments.

### Why Choose This Coverage?

Our Personal Accident Insurance for Motorcyclists is designed to meet the specific needs of riders, offering peace of mind with protection against accidents and their potential impact. With responsive claims support and tailored benefits, this policy ensures you're financially prepared for the unexpected, so you can ride confidently knowing you're covered.

Choose a coverage solution crafted to meet the specialized needs of crane operators, so you can work confidently, knowing you're safeguarded.

## Summary

Motorcyclists face unique risks on the road. With Personal Accident Insurance for Motorcyclists, you can ride assured, knowing you have financial protection for you and your family when it matters most.

For more information, please contact our team at [insurance@klapton.com](mailto:insurance@klapton.com) or visit our website at [Insurance | KIC - International Insurer & Reinsurer](#)

This summary provides an overview of the Personal Accident Insurance product. For detailed terms, conditions, and exclusions, please refer to the full policy document. Choosing personal accident insurance coverage with KIC means opting for comprehensive protection that offers peace of mind and financial security when you need it most.

KIC policy is designed with your well-being in mind, delivering robust benefits including substantial accidental death and disability payouts, coverage for medical expenses, and support for temporary income loss.

We stand out with our competitive rates, prompt claims processing, and dedicated customer service, ensuring that you receive the support you deserve without unnecessary hassle.

By selecting our personal accident insurance, you invest in a safety net that provides reassurance and financial stability, protecting you and your loved ones against the unexpected.

Trust KIC to safeguard your future with a policy that is both reliable and tailored to meet your unique needs.