

Reliance Private Car Policy- Stand-alone Own Damage
Add on Cover

1 Hospital Cash Cover for Private Car- Stand-alone Own Damage

(UIN no-IRDAN103RP0001V01201920/A0005V01202021)

In consideration of the payment of an additional premium as mentioned in the policy schedule and realization thereof by the Company, it is hereby understood & agreed that the Company agrees to pay the Sum Insured as mentioned in the policy schedule for *You & Your Family* for per day hospitalization caused due to *bodily injury* caused by accidental, external, violent and visible means while travelling in, embarking or disembarking from the insured vehicle during the Period of Insurance as mentioned in the policy schedule for which a valid claim under the policy is admissible. Provided duration of any such hospitalization shall be minimum of 24 consecutive hours.

We shall also pay the amount as mentioned in the policy schedule for convalescence benefit which shall be payable post 7 days of hospitalization. .

This cover is also applicable for Unnamed Passengers travelling in the insured vehicle but not exceeding licensed seating capacity of the insured Vehicle.

What is not covered

1. Any claim related to a sickness, disease or medical disorder not directly consequential to the accident.
2. If the claim is not supported by a copy of valid bill/ receipt and related prescription of attending the Medical Practitioner/ Hospital/ Nursing Home.
3. Any claim arising or resulting from or traceable to an accident happening whilst You or any other person driving the insured vehicle are under the influence of intoxicating liquor or drugs.

Deductible of 2 days (48 hours) shall be applicable to this cover for each and every claim.

Subject otherwise to terms, conditions, limitations and exceptions of the Reliance Private Car-Stand-alone Own Damage policy.

Definitions:

1. Bodily Injury- means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
2. Family –means Your legal spouse, Your children (including adopted children), parents & parents in law.
3. Hospital / Nursing Home – A hospital means any institution established for in-patient care and day care treatment of illness and/ or injuries and which has been registered as a hospital with the local authorities and Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the schedule of Section 56(1) and the said act **Or** complies with all minimum criteria as under:
 - i. Has qualified nursing staff under its employment round the clock
 - ii. Has at least 10 in- patient beds in towns having a population of less than 1,000,000 and at least 15 in- patient beds in all other places.
 - iii. Has qualified medical practitioner(s) in charge round the clock.
 - iv. Has fully equipped operation theatre of its own where surgical procedures are carried out.
 - v. Maintains daily records of patients and make these accessible to the insurance company's authorized personnel.
4. Medical Practitioner – Means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
5. Period of insurance - The period of time stated in the schedule for which the policy is valid and operative
6. Unnamed Passengers- means passengers travelling in insured vehicle other than You, paid driver & cleaner, a person in the employ of the insured coming within the scope of the Workmen Compensation Act 1923 and subsequent amendments of the said act.
7. We, Us, Our, Ourselves means the Reliance General Insurance Company Ltd.
8. You, Your, Yourself – Means or refers to the person or persons described in the Schedule as the insured. In case schedule refers to an entity other than individual, then representative of such an entity would be deemed as You, Your, Yourself.

