

Emergency Medical Expenses

UIN - IRDAN108RP0006V01201819/A0014V01202021

This cover is applicable if it is shown on *Your* schedule.

What is covered:

We will pay emergency medical expenses incurred by *You* for treatment of bodily injury/ies sustained by *You* / Driver /Occupant in the vehicle in direct connection with the insured vehicle whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means and required treatment is taken in a *Hospital / Nursing Home*.

We will pay Ambulance Charges, up to the Sum Insured specified in the schedule, incurred by *You* towards transportation of *You* / driver / person to the *Hospital / Nursing Home* post suffering bodily injury.

We will also pay the cost of supporting items not limited to items like crutches, wheelchair, artificial limbs, which become necessary after an accident, up to a maximum amount of Rs. 5,000 or 5% of the Sum Insured opted by *You*, whichever is less.

Our liability in aggregate during the *Period of insurance* shall be limited to sum Insured as specified in the schedule for persons not exceeding the maximum licensed seating capacity of the vehicle.

What is not Covered:

- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.
- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending *Medical Practitioner / Hospital / Nursing Home*.
- Expenses, if the treatment is started after 5 days from the date of Accident
- Not more than sum-insured as mentioned in the schedule during period of policy.
- Any expense arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.
- Any expense arising or resulting from or traceable to an accident happening whilst *You* are under the influence of intoxicating liquor or drugs.

Subject otherwise to the terms exceptions condition & limitations of the policy