



Policy Wording:
Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on – Hospital Cash Cover

This Add-on is associated with the main product Smart Drive Private Car Stand-Alone Own Damage Insurance.

Scope of Cover:

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any terms contrary under the Policy, the Company agrees to pay the amount mentioned in the Policy Schedule per Insured(s) for per day of hospitalisation caused due to bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the Insured Vehicle during the policy period as mentioned in the schedule for which a valid claim under the Policy is admissible.

This Add-on cover is applicable only if it is mentioned in the Policy Schedule.

Special Conditions applicable to this benefit:

1. Such claim is admitted by the Company under Section I (Loss of or damage to the vehicle Insured) of the Policy.
2. Mid-term inclusion or removal of this Add-on shall not be allowed.
3. The refund of this Add-on Premium shall be governed by the conditions stated for cancellation of the Policy.
4. General exclusions as applicable under section I (Loss of or damage to the vehicle Insured) of the Policy are also applicable to this Add-on Cover.

Policy Wording - Smart Drive Private Car Stand-Alone Own Damage Insurance – Add-on: Hospital Cash Cover

UIN of Main Product: IRDAN139RP0001V01201920

UIN of Add-on: IRDAN139RP0001V01201920/A0004V01201920

CIN: U66030KA2007PLC043362

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