

**Policy Wording:****Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on – Medical Expense Reimbursement**

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 undertakes to reimburse Medical Expenses per Insured persons up to the Sum Insured as specified in the Schedule, but not exceeding the maximum licensed capacity of the vehicle following treatment of bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the Insured Vehicle.

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. The Cover can be offered to Insured person(s) up to the seating capacity of the vehicle.
3. The Company stands to cover medical expenses for treatment taken from only registered Medical Practitioners under respective medical councils.
4. Mid-term inclusion or removal of this Add-on shall not be allowed.
5. The refund of this Add-on Premium shall be governed by the conditions stated for cancellation of the Policy.
6. 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: Medical Expenses Reimbursement

UIN of Main Product : IRDAN139RP0001V01201920

UIN of Add-on: IRDAN139RP0001V01201920/A0005V01201920

CIN: U66030KA2007PLC043362

Corporate Office : Bharti AXA General Insurance Co. Ltd., 19th Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

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Policy Wordings - Smart Drive Private Car Package Insurance (3 Years OD and 3 Years TP)

UIN of Product : IRDAN139RP0037V01201819

UAN No :

CIN : U66030KA2007PLC043362

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