

**Add on Cover Wordings for Stand-Alone Motor Own Damage Cover for Two Wheeler**

**Emergency Medical Expenses (UIN: IRDAN144RP0002V01201920/A0014V01202021)**

This cover is applicable if it is shown in your policy schedule.

**What is covered?**

We will pay emergency medical expenses incurred by you for treatment of bodily injury/ies sustained by You or any occupant of the vehicle in direct connection with vehicle insured or 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. Reasonable Ambulance Charges incurred by you for hiring an Ambulance for shifting you or occupant from the site of accident to the Hospital / Nursing Home is also covered.

**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 any one year 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

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION