

**COCODrive PRIVATE CAR PACKAGE POLICY- DHFL General Insurance**

UIN No. IRDANI55RP0002V01201819

**Accidental Hospitalisation**

(UIN: IRDANI55RP0002V01201819/A0019V01201819)

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

**What is covered:**

We will pay for medical expenses incurred for In Patient /Out Patient treatment of bodily injury sustained by You, Occupants, the person driving the vehicle including paid driver caused by an accident to the insured vehicle leading to treatment in a Hospital/Nursing Home provided own damage claim is valid and admissible under section I (Own Damage) of the policy. Ambulance charges incurred for hiring an Ambulance for shifting from the site of the accident to the Hospital/Nursing Home is also covered. We will pay upto the sum insured mentioned in the schedule during policy period.

You or someone claiming on Your behalf shall provide Us with all documentation, medical records and information that We may request to establish the circumstances of the claim, its quantum or Our liability for the claim within 15 days of notice of claim to us. Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if You can satisfy us that it was not reasonably possible for You to give proof within such time. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.

**Documentation:**

- Claim Form Duly Filled and Signed
- Original Discharge/Death Summary
- Operation Theatre Notes (if any)
- Original *Hospital* Main Bill along with break up Bill and original receipts
- Original investigation reports, X Ray, MRI, CT films, HPE
- Doctors Reference Slips for Investigations/Pharmacy
- Original Pharmacy Bills
- MLC/FIR Report/Post Mortem Report (if applicable and conducted).

**DHFL General Insurance Limited**

*(A Wholly Owned Subsidiary Of WGC)*

Registered & Corporate Office: 402, 403 & 404, A&B Wing, 4<sup>th</sup> Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai - 400 099

COCODrive Private Car Package Policy -DHFL General Insurance (Policy Wording) IRDAI Reg No.: 155 CIN: U66000MH2016PLC283275  
Web: [www.dhflinsurance.com](http://www.dhflinsurance.com) GSTIN: 27AAFCD7985H1Z4 Email: [mycare@dhflinsurance.com](mailto:mycare@dhflinsurance.com)

- Details of the implants including the sticker indicating the type as well as invoice towards the cost of implant.

**What is not Covered:**

- Any expenses related to a sickness, disease or medical disorder not directly consequential to the accident.
- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any expense not supported by an original bill / receipt and related prescription of the attending Medical Practitioner.
- Any expenses, if the treatment is started after 10 days from the date of Accident unless verified and certified by the medical practitioner.
- Amount more than the sum-insured mentioned in the schedule during the policy period.
- Any expense arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide,.
- Any expense of person driving the vehicle arising or resulting from or traceable to an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

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

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