

EDELWEISS GENERAL INSURANCE COMPANY LIMITED

Add-ons under Edelweiss Two Wheeler Stand-Alone Own Damage Insurance

Emergency Medical Expenses Protect

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

In consideration of the payment of an additional premium as specified in Your Schedule, it is hereby declared and agreed that 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. Ambulance Charges incurred by You for hiring an Ambulance for shifting You or occupant(s) from the site of accident to the Hospital / Nursing Home is also covered upto 1% of Sum Insured or Rs 1,000/-whichever is less.

Exclusions:

Coverage under this add-on shall not cover:

1. Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.
2. Any physiotherapy treatment.
3. Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
4. Expenses, if the treatment is started after 5 days from the date of Accident
5. Not more than sum-insured as mentioned in Your Schedule during any one year of Policy.
6. Any expense arising or resulting from or traceable to intentional self injury, suicide or attempted suicide, physical defect or infirmity.
7. Any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.

Definitions

i. **Emergency Care:** Emergency care means management for an injury due to accident of the insured vehicle, which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.

ii. **Medical Expenses:** Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of injury due to Accident of the insured vehicle, on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

iii. **Medical Practitioner:** Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

iv. **Reasonable and Customary Charges:** Reasonable and Customary charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the injury involved.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.