



ENDORSEMENT WORDING – EMERGENCY MEDICAL EXPENSES

(This benefit can be availed only with Additional Personal Accident cover and not on standalone basis):

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay reasonable medical charges to Insured/Insured person(s) for bodily injury arising out of accident in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured up to Sum Insured of Rs <amt*> Cover stands extended for both; Hospitalization and Outpatient treatment. □ Sub limits for hospitalization:- 50% of PA cover taken under Additional Personal Accident subject to maximum Sun Insured opted under this section or actuals whichever is lesser in any one policy period. Provided always that: 1) no amount shall be payable if it is arising or resulting from or traceable to; a) intentional self- injury, suicide or attempted suicide, physical defect or infirmity or; b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs; c) any expenses related a sickness, disease, or medical disorder not directly consequential to accident; d) any expenses towards psychosomatic disorders of any kind whether caused or accentuated by accident or otherwise; e) any physiotherapy treatment; f) any expense not supported by an original and valid bill/receipt and related prescription of the attending medical practitioner/Hospital/ Nursing Home; g) expenses if the treatment is started after 5 days from the date of accident.

2) Such amount shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

3) Not more than ____**persons/passengers are in the vehicle insured at the time of occurrence of such injury. 4) The benefit will be available for not more than one claim paid or pending during the Policy period.

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

* The Sum Insured is to be inserted < maximum Rs 1 lac in multiples of 10,000> **The registered sitting capacity of the vehicle insured is to be inserted. "Insured Person" for the purpose of the cover hereinabove shall mean and include pillion rider or passenger/s as mentioned in the Policy Schedule.