



Policy Wording:

Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on - Ambulance Charges Cover

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 agrees to pay reimbursement amount as mentioned in the Policy Schedule incurred by the Insured(s) towards transportation of the Insured/ Insured person(s) in Ambulance to the Hospital post suffering bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the Insured Vehicle during the Policy Period as mentioned in the schedule for which a valid claim under the Policy is admissible and covered under the Smart Drive Private Car Stand-Alone Own Damage Insurance.

This add on cover is applicable only if it is mentioned in the Policy Schedule.

Special Conditions applicable to this benefit:

1. Maximum liability of the company is limited to the Sum Insured stated in the Policy Schedule.
2. The Cover can be offered to Insured person(s) up to the seating capacity of the Insured Vehicle.
3. Mid-term inclusion or removal of this Add-on shall not be allowed.
4. The refund of this Add-on Premium shall be governed by the conditions stated for cancellation of the Policy.
5. 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: Ambulance Charges Cover

UIN of Main Product: IRDAN139RP0001V01201920

UIN of Add-on: IRDAN139RP0001V01201920/A0006V01201920

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

Registered office address: 43, 1st floor, Hosto Centre, Opp. Imperial Hotel, Millers Road, Vasanth Nagar, Bangalore, Karnataka 560052

www.bharti-axa.co.in

IRDAI Reg No: 139.

Toll Free Number: 1800 103 2292

Email ID: customer.service@bharti-axa.com