

**Policy Wording : Medical Expense Reimbursement**

**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 undertakes to reimburse Medical Expenses per Insured person up to the Sum Insured as specified in the Schedule, but not exceeding the maximum licensed capacity of the vehicle following treatment of bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the Insured Vehicle.

This Add-on is associated with the main product Smart Drive Private Car Package Insurance (3 Years OD and 3 Years TP).

The conditions mentioned below are applicable to each year of the Policy Period.

**Special Conditions applicable to this benefit:**

1. Such claim is admitted by the Company under Section I of the Policy.
2. The Cover can be offered to Insured person(s) up to the seating capacity of the vehicle.
3. The Company stands to cover medical expenses for treatment taken from only registered Medical Practitioners under respective medical councils.
4. Mid-term inclusion or removal of this cover shall not be allowed and the condition for refund of this Add-on Premium in case of cancellation shall be same as Policy.
5. The cancellation conditions and refund for this Add-on premium are as per the main policy.
6. General exclusions as applicable under section I of the Policy are also applicable to this Add-on Cover.

**1 Policy Wording – Smart Drive Private Car Package Insurance (3 Years OD and 3 Years TP) – Add-on : Medical Expense Reimbursement**

**UIN of Main Product : IRDAN139RP0037V01201819**

**UIN of Add-on :**

**CIN : U66030KA2007PLC043362**

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