

Policy Wording : Ambulance Charges Cover

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 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. Maximum liability to 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 cover shall not be allowed and the condition for refund of this Add-on Premium in case of cancellation shall be same as Policy.
4. The cancellation conditions and refund for this Add-on premium are as per the main policy.
5. General exclusions as applicable under section I of the Policy are also applicable to this Add-on Cover.