

## Commercial Vehicle Insurance Policy - Package (Passenger Carrying) Add-on

### **HOSPITAL CASH COVER FOR THE UN-NAMED PASSENGER/S OF THE VEHICLE (UIN IRDAN144RP0004V03201112/A0027V01202122)**

In consideration of the payment of an additional premium as specified and shown in the Policy Schedule, the Company will pay for the Unnamed Passenger/s of the vehicle's HOSPITAL CONFINEMENT ALLOWANCE FOR ACCIDENT OR INJURIES sustained by the Un-named Passenger/s in direct connection with the vehicle insured, or whilst mounting and dismounting from or travelling in the vehicle insured and caused by violent accidental external and visible means.

The Company will pay a Daily Benefit for each Day the Un-named Passenger/s is/are an Inpatient in a Hospital due to Accident or Injury subject to the Deductible shown in the Policy Schedule, that occurs within the Republic of India. The Period of Confinement must be Medically Necessary and recommended by a Physician. The total benefits provided for any One Period of Confinement are subject to the In-Hospital maximum shown in the Policy Schedule.

#### **Definitions:**

Un-named Passenger – means a person or persons travelling by the insured vehicle, who is/are neither the Owner Driver of the insured vehicle or its Paid Driver. The number of such Un-named Passengers covered should be equal to the Registered Carrying Capacity of the insured vehicle

Daily Benefit - means the amount payable for each Day spent in the Hospital.

One Period of Confinement - means a Hospital confinement due to the same Accident or Injury unless separated by at least 45 Days.

Period of Confinement - means a period of consecutive Days of confinement as an Inpatient caused by an Accident or Injury. However, successive confinements as an Inpatient caused by or attributable to the same Accident or Injury, are considered to be part of the same Period of Confinement, unless the discharge date for the prior confinement is separated from the admission date for the next confinement by at least 45 Days

Only one Daily Benefit is provided for any one Day of confinement, regardless of the number of covered Accidents or Injuries, for which the confinement is required.

#### **Exclusions:**

Coverage under this Endorsement shall not cover:

hospitalisation due to any Disease or Sickness; or pregnancy and resulting childbirth, miscarriage or Disease of the female organs of reproduction; or

routine physical exams; or




elective cosmetic or plastic surgery, except as a result of an Injury caused by a covered Accident while the Policy is in force; or

any mental, nervous or emotional disorders or rest cures.

intentional self injury, attempted suicide, physical defect or infirmity.

any accident or injury happening whilst such person is under the influence of intoxicating liquor or drugs.

#### **SBI General Insurance Company Limited**




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**Provided always that**

such Allowance 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.

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