

COCO BUSINESS PACKAGE - NAVI GENERAL INSURANCE

ADD ON COVERS

Accidental Medical Extension UIN - IRDAN155RP0004V01202021/A0041V01202021

ACCIDENTAL MEDICAL EXPENSES

If the Insured Person sustains *injury* due to an *Accident* during the Policy year, then in addition to any amount payable under other Sections, we will pay for the Medical Expenses incurred towards treatment of such injury as an inpatient up to the sum insured stated in the schedule towards the said benefit, subject otherwise to all other terms, conditions and exclusions of the Policy.

Medical expenses shall include -

- Room rent, boarding, nursing expenses
- Intensive care unit
- Consultation fees
- Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances
- Medicines, drugs and consumables
- Diagnostic procedures
- The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure
- Physiotherapy expenses as recommended by the treating Doctor

Exclusions under Medical Expenses-

- i. Treatment of any disease, sickness or *illness*;
- ii. Services, supplies, or treatment, including any period of *Hospital* confinement, which were not recommended, approved, and certified as Medically Necessary by a Medical practitioner;
- iii. Elective, cosmetic, or plastic surgery, except as a result of an *Injury* caused by a covered *Accident* while Our Policy is in force;
- iv. Dental care, except as a result of Injury caused by a covered Accident to Sound Natural Teeth while this Policy is in force;
- v. Expenses which are not exclusively medical in nature
- vi. Medical expenses paid under any workers' compensation or any other policy. Such paid amount will be deducted from the amount payable under this policy and balance amount will be payable up to the sum Insured.
- vii. Medical expenses incurred as a result of influence of usage / abuse of alcohol and/or drug, addiction or overdose;
- viii. Maternity expenses, treatment arising from or traceable to pregnancy except miscarriage and premature birth as a result of an *Accident*.
- ix. Any non – allopathic treatment like - Ayurvedic, Homeopath or naturopathy treatments.