

## **Bharti AXA General Insurance Company Limited**

### **Policy Wordings Add ons- SmartDrive Vehicle Insurance Policy**

#### **Depreciation Cover**

##### **Scope of Cover**

In consideration of the payment of an additional premium mentioned in the policy schedule it is hereby understood and agreed that the Company shall pay the Depreciation amount deducted on the value of the parts replaced for upto 2 admissible claims\* under Section I of the policy, provided that the vehicle insured is :-

- a) Repaired at any of Company's authorized Garage.
- b) Vehicle is not more than 5 years old from the date of registration or date of purchase whichever is earlier at the commencement of the policy period.

\* For the purpose of this Cover the expression 'admissible claim' shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

#### **Hospital Cash cover**

##### **Scope of Cover**

In consideration of the payment of an additional premium as mentioned in the policy schedule it is hereby understood and agreed that the Company agrees to pay the amount mentioned in the policy schedule per insured(s) for per day of hospitalisation caused due to 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.

#### **Medical Expenses Reimbursement Cover**

##### **Scope of Cover:**

In consideration of the payment of an additional premium as specified in the policy schedule it is hereby understood and agreed that the Company undertakes to reimburse Medical Expenses per

Insured person's upto 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 travelling in, embarking or disembarking from the insured vehicle.

**Special Conditions:**

The Company stands to cover medical expenses for treatment taken from only registered Medical Practitioners under respective medical councils.

**Ambulance Charges Cover**

**Scope of Cover**

In consideration of the payment of an additional premium mentioned in the policy schedule it is hereby understood and agreed that 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.

Maximum liability to the company is limited to the sum insured stated in the policy schedule.

**Voluntary Deductible**

It is hereby agreed and declared that the insured having opted voluntary deductible for amount as mentioned in the policy schedule for which insured has received a discount for amount as mentioned in the policy schedule.

It is hereby understood and agreed that the insured shall bear the amount of voluntary deductible in respect of each and every admissible claim under Section I of the policy including Total loss/Constructive Total Loss or Total Theft of the insured vehicle.

Voluntary Deductible amount opted shall be applied over and above the compulsory excess under the Policy as per India Motor Tariff.