



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

ADD-ONS FOR PRIVATE CAR PACKAGE POLICY- 3 YEARS

Wordings

Medical Expenses for Private Car Package Policy – 3 Years

UIN:IRDAN106RPM0034V01202526/A0050V01202526

Definitions:-

- 1. Hospital/ Nursing Home:** It means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under Schedule of Section 56(1) of the said Act, OR complies with all minimum criteria as under:
- i. Has qualified nursing staff under its employment round the clock;
 - ii. Has at least ten inpatient beds, in those towns having a population of less than ten lakhs and fifteen inpatient beds in all other places;
 - iii. Has qualified medical practitioner (s) in charge round the clock;
 - iv. Has a fully equipped operation theatre of its own where surgical procedures are carried out
 - v. Maintains daily records of patients and shall make these accessible to Our authorized personnel.

Following are the enactments specified under the Schedule of section 56 of clinical Establishments (Registration and Regulation) Act, 2010 as of October 2013 or any amendments thereof.

- 1. The Andhra Pradesh Private Medical Care Establishments (Registration and Regulation) Act, 2002.
- 2. The Bombay Nursing Homes Registration Act, 1949.
- 3. The Delhi Nursing Homes Registration Act, 1953.
- 4. The Madhya Pradesh Upcharya Griha Tatha Rujopchar Sanbabdu Sthapamaue (Ragistrikan Tatha Anugyapan) Adhinyam, 1973.
- 5. The Manipur Homes and Clinics Registration Act, 1992.
- 6. The Nagaland Health Care Establishments Act, 1997.
- 7. The Orissa Clinical Establishments (Control and Regulation) Act, 1990.
- 8. The Punjab State Nursing Home Registration Act, 1991.
- 9. The West Bengal Clinical Establishments Act, 1950.

Note: Any make-shift or temporary hospital permitted temporarily by Central/ State Government and allowed by the IRDAI under specific situations shall also be regarded as a hospital.

2. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
3. **Inpatient Care:** It means treatment for which the insured person has to stay in a Hospital for more than 24 hours for the event(s) under this add-on a covered event.
4. **Medical Practitioner:** It means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license. The registered Medical Practitioner should not be the insured person or close family member.
5. **We/Our/Us:** It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.
6. **You/Your/Yours:** It means the person(s)/entity(ies) named as the insured in the schedule for this coverage.

What is covered: -

On the payment of additional premium, We will cover the Medical Expenses upto the limit in the schedule for the insured person who is injured as a result of insured perils (as mentioned in the Section I of the policy) or attempt to resist theft and Burglary perils and such injury(s) is/are sustained in direct connection with the insured vehicle or whilst mounting into/dismounting from or travelling in/on the insured vehicle.

Additional Benefits

1) **Special Expenses for Female Insured Persons:** - We will pay for expenses incurred towards keeping housemaid or housekeeper, tuition fees for children for the period of disability in respect of female insured person(s) who are injured and for whom the liability for medical expenses have been accepted by Us under this coverage. For this Additional benefit, the maximum amount payable shall be 0.25% of limit for any one insured person as mentioned in the policy schedule for each day of disability, not exceeding 60 days from the date of injury.

Limit of liability

The limit for Medical Expenses will be as under:

Basis	Limit for Any one Insured Person	Limit for All Insured persons
Unnamed basis	As opted by You	Twice the limit for any one insured person
Named basis	As opted by You	Limit opted multiplied by the number of named insured person(s)

Special Provision(s) :-

The total limit of liability at the time of claim shall not exceed –

- a) the seating capacity of vehicle multiplied by limit for any one insured person, or
- b) the actual number of insured person(s) travelling in the Insured Vehicle, at the time of event

mentioned in what is covered of this Add-on, multiplied by limit for any one insured person;

whichever is lower.

What is not covered:-

We will not be liable for:

- a) Medical expenses whilst the driver driving the insured vehicle is under the influence of intoxicating liquor or drugs.
- b) Any claim unless there is liability under own damage section except in case of theft, robbery, burglary where the occupant(s) of the vehicle get(s) injury whilst attempting to resist the act of robbery, burglary and in such an event a written complaint with the police is filed and the copy of report is submitted to Us.
- c) Any cost of medicine, vitamins, tests not supported by Medical Practitioner's prescription.
- d) Medical expenses unless the treatment to injury is not started within 24 hours of incident giving rise to a claim.
- e) Medical expenses of insured person(s) beyond 30 days of the date of injury for normal treatment and beyond 60 days if the insured person(s) is/are hospitalized as an In-patient for more than 7 days in the Hospital following Injury.
- f) Any claim in respect of any person other than insured persons.
- g) Any claim unless the bills, receipts towards medical expenses and the certificate for the period of disability following injury by the registered Medical Practitioner are submitted to Us.
- h) Additional benefits of special expenses of female insured person(s) for a period exceeding 60 days from the date of injury.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.