

**Bajaj Allianz General Insurance Company Limited**

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113

Regd. Office &amp; Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

**ACCIDENTAL MEDICAL EXPENSES COVER**  
**ADD ON COVER UNDER PRIVATE CAR PACKAGE POLICY – 3 YEARS**  
*PROSPECTUS*

**➤ Who can take the Add-on cover?**

In consideration of payment of additional premium, add on cover would be availed of by owners of Private Car who have insured their Car under Private Car Package Policy – 3 Years with us.

**➤ What is the Coverage?**

If You/Your family members (named in the Policy Schedule) are Hospitalized on advice of a Doctor because of an Accidental Bodily Injury sustained during the Policy Period while travelling in the Insured Vehicle, then We will reimburse You, the reasonable and customary medical expenses incurred up to a maximum Sum Insured as shown in the Policy Schedule for this Cover aggregate in any one Policy Year. The medical expenses reimbursable would include:

- i) the reasonable charges that You/Your family members (named in the Schedule) necessarily incur on the advice of a Doctor for In-patient Care in a Hospital for accommodation; nursing care; the attention of medically qualified staff; undergoing medically necessary procedures and medical consumables.
- ii) Ambulance charges for carrying You/Your family members (named in the Schedule) from the site of accident to the nearest hospital, subject to a limit of Rs. 5000 per claim.

**➤ What are the Conditions specific to this add on cover**

- Claims made by You against Us under 'Accidental Medical Expenses Cover' are subject to the conditions set forth under the Motor Insurance Policy

**➤ What are the Exclusions specific to this add on cover**

In addition to the exclusions mentioned under Motor Insurance Policy, We will not be liable to indemnify You for the following events:

1. Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable
2. Accidental Bodily Injury that You/Your family members (named in the Schedule) meet with:
  - a) Through suicide, attempted suicide or self inflicted injury or illness
  - b) While under the influence of liquor or drugs
  - c) Arising or resulting from You/Your family members (named in the Schedule) committing any breach of law with criminal intent
  - d) Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
  - e) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
  - f) As a result of any curative treatments or interventions that You/Your family members (named in the Schedule) carry out or have carried out on your body
  - g) Arising out of participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic
3. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever
4. Any injury/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition
5. Venereal or sexually transmitted diseases
6. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused
7. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these

8. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority
9. Nuclear energy, radiation

➤ **Premium:**

To get an estimate of the premium payable for your Car, kindly fill up Private Car Package Policy- 3 Years Proposal Form.

Based on the information furnished, we shall inform you of the premium amount to be paid.

➤ **Policy Period:**

Period of insurance of the add-on cover will be identical to the Policy Period of the base Private Car Package- 3 Years to which add on cover is attached.

The add-on cover would be available only at time of purchase of the Private Car Package Policy – 3 Years and cannot be incorporated in the middle of the Policy Period

➤ **Cancellation**

Cancellation conditions of the add-on cover will be identical to the base Motor Insurance Policy to which the add-on cover is attached.

➤ **Claims process:**

- a) Call Our Toll Free No. 1-800-209-5858
- b) Submit completely filled Claim Form at the nearest Bajaj Allianz General Insurance Office

➤ **Bajaj Allianz**

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto Limited) and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in depth market knowledge and good will of Bajaj. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

***Disclaimer: The above mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer to the Policy Wordings.***

#### Section 41 of Insurance Act, 1938

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.