

### **Endorsement - Medical expenses**

In consideration of payment of an additional premium of Rs. \_\_\_\_\_ it is hereby declared and agreed that the Company will reimburse medical expenses incurred for hospitalization including ambulance charges for any occupant(s) of the Insured Vehicle injured in an accident arising out of use of the vehicle, subject to the following:

- a) The reimbursement shall not exceed Rs.50,000/Rs 1,00,000 per occurrence irrespective of the number of occupants who may be injured and subject to a maximum of Rs 25,000/Rs 50,000 per occupant as specified in the schedule
- b) The reimbursement shall be paid on immediate intimation of occurrence and submission of original bills to the Company together with supporting medical records and such other documents to establish the claim as may be reasonably required.
- c) The Company shall not be liable to pay benefits under this Endorsement for more than two occurrences during the period of this Policy.
- d) The benefits under this endorsement shall be payable only when the injured occupant(s) are hospitalized due to accident to the vehicle. Only out-patient treatment shall not be covered
- e) Limitations As to Use is complied with and none of the General Exceptions of the Policy is attracted to the occurrence
- f) Hospital/nursing home means any institution in India established for indoor care and treatment of sickness and injuries and which

#### **Either**

- I) has been registered as a Hospital or nursing home with the local authorities and is under the supervision of a registered and qualified medical practitioner

#### **OR**

- II) should comply with the minimum criteria as under :
  - a. It should have at least 15 in-patient beds. In case of " C" towns the minimum number of beds should be 10.
  - b. Fully equipped operation theatre of its own wherever surgical operations are carried out
  - c. Fully qualified Nursing Staff under its employment round the clock
  - d. Fully qualified Doctor (s) should be in-charge round the clock
- III) The term 'Hospitalisation/Nursing Home' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or a place for alcoholics, a hotel or a similar place
- IV) Expenses on Hospitalisation for minimum period of 24 hours are admissible. However, this condition will not apply in case of stay in hospital of less than 24 hours provided
  - a. The treatment is such that it necessitates hospitalization and the procedure involves specialized infrastructural facilities available in hospitals
  - b. Due to technological advances hospitalization is required for less than 24 hours only.

For the purpose of this Endorsement "Occupant" shall also include

- i. Insured while driving or traveling in the vehicle
- ii. Any other person who may be driving the vehicle