

Shri Ambulance Service For Hospital Assistance (ASHA) – Prospectus

Health emergency can be occurred anywhere anytime. It can be traumatic hence timely reach to hospital always important for the accident victim as well as person suffering with life threatening illness for their survival and recovery Also, considering the fact that today, medical emergency call-out fee costs way too much therefore Shriram General has come up with cover called Shri Ambulance Service for Hospital Assistance (ASHA), it will not only cater the escalating cost of ambulance service but also helps to provide ambulance.

A. Cover Available for

- Family

B. Scope of Cover

In case of any Medical Emergency, We will provide You or all covered members an Ambulance up to the covered distance or reimburse actual fare expenses for the reasonable and customary charges necessarily incurred on availing Ambulance services offered by an Ambulance service provider or by a Hospital subject to the limit and distance mentioned in the plan opted by You for the following Medical Transportation.

- i. From the place of occurrence of Medical Emergency to the nearest Hospital; and/or
- ii. From one Hospital to another Hospital for the purpose of providing better Medical aid following Medical Emergency.
- iii. Hospital to Insured's home.

C. Conditions

1. SGICL shall not be responsible for any loss of life or other personal effects of the Users that might occur during the performance of the Services.
2. SGICL shall not be responsible to provide any services or incur any costs of any Users other than the defined Services/ costs set out in the policy.
3. The Services will be provided subject to the terms of the policy and applicable Indian laws.
4. All members who have opted for Shri Ambulance Service for Hospital Assistance (ASHA) will be included under this cover. SGICL shall not be responsible for any delay or failure to provide the Services due to a Force Majeure events, such as war, riots, civil disorder, earthquake, fire, explosion, storm, flood or other adverse weather conditions, strikes, lockouts or other industrial action are specifically excluded under this agreement.
5. The facilities shall be availed during the period of the policy issued by SGICL.
6. Geographical Area or Territory –With in India.
7. The benefits under this cover 'ASHA' can be utilized up to maximum of Two Times during the Policy Period. This Cover will cease once You or any of covered family member have claimed for ambulance Two Times.
8. Any costs and expenses pertaining to ambulance service over and above the scope of cover of this policy will directly borne by the You.
9. Expenses related to ambulance for any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident. The Waiting period is not applicable in the subsequent renewals.
10. Cancellation Clause
 - a. The Company may cancel the policy on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by sending seven days' notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force provided no claim has arisen during the currency of the policy.
 - b. The policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force.

Short Scale Table

Policy Period	Premium Retention (%)
Not exceeding 1 Months	20%
Exceeding 1 Months but not exceeding 2 Months	30%
Exceeding 2 Months but not exceeding 3 Months	40%
Exceeding 3 Months but not exceeding 4 Months	50%
Exceeding 4 Months but not exceeding 5 Months	60%
Exceeding 5 Months but not exceeding 6 Months	70%
Exceeding 6 Months but not exceeding 7 Months	80%
Exceeding 7 Months but not exceeding 8 Months	90%
Exceeding 8 Months	Full annual premium/ rate

D. Exclusion

- Any expenses for Air Ambulance are not covered.

E. How to claims

Inform our 24x7 Claim Help Desk about the loss on Toll Free Numbers & Mail id: -

- Toll Free: 1800-103-3009, 1800-300-30000 & Mail ID: chd@shriramgi.com
- Get a Claim Registration Number.
- We will ensure fast settlement of claims after submission of all the relevant documents.

F. Plan Details

Details	Premium without GST (₹)	Maximum Ambulance Expenses (₹)
Distance	Family	5,000
UP to 5 KM	625	
UP to 10 KM	875	
UP to 20 KM	1,000	
UP to 30 KM	1,050	10,000
UP to 40 KM	1,075	
UP to 100 KM	1,150	15,000

G. Claim Documents

You or someone claiming on Your behalf must promptly and in any event within 7 days of discharge from a Hospital give Us the necessary documents, including but not limited to the following, and other information We ask for, to investigate the claim for Our obligation to make payment for this cover

- Ambulance Bill with Ambulance registration number.
- Hospital Emergency Consultation Slip

H. Claim calculation

Calculated Amount (CA) = (Actual bill amount/ Actual KM Run) * KM opted

Claim amount will be payable subject to minimum of Calculated Amount or Actual bill amount or Plan opted.

Illustration

Plan Limit Opted (A)	KM Opted (B)	Actual Bill (C)	Actual KM Run (D)	C/D*B = (CA)	Payable Min. of (A or C or CA)
5000	5	2000	4	2500	2000

5000	5	4000	7	2857	2857
5000	5	7000	4	8750	5000
5000	5	8500	9	4722	4722

I. Section 41 of Insurance Act 1938

PROHIBITION OF REBATES –

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 prospectuses or tables of the Insurer.

Any person making default in complying with the provision of this Section shall be punishable with fine, which may extend to ten lakh rupees