MOTOR PROTECT PRIVATE CAR PACKAGE POLICY
ADD ON COVER WORDING

1) Additional Towing Charges (UIN: IRDAN132RPMT0001V06201213 / A0041V02201718)

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the Insured Vehicle being disabled by reason of loss or damage admissible under the terms and conditions of Section I of the Policy, Company will bear the reasonable cost of towing the Insured Vehicle from the spot of accident to the nearest repairer as approved by the Company, subject to a maximum limit as specified on the Schedule. The benefits under 'Towing Cover' shall be available in excess of the amount payable under Section I of the Policy.

Conditions:

1. Claims made under Towing Cover by the insured against the Company are subject to the conditions set forth under the Policy:
   a) Upon happening of an insured event which may give rise to a claim under 'Towing Cover', Insured shall immediately, inform the Company either by sending a written notice or by calling the Company's Toll-Free No. (as specified in the Schedule) of the insured event with detailed particulars as far as possible.
   b) Without the prior oral or written consent of the Company or any authorised representative of the Company no Towing arrangement shall be made.
   c) In the event of Insured's non-compliance with the above-mentioned conditions (a) and (b), the Company's liability under 'Towing Cover' shall be restricted to _____% of the limits of liability as mentioned under this add-on cover.

Exclusions

In addition to the exclusions mentioned under the Policy, Company will not be liable to indemnify the Insured for the following events:

1. Where the own damage claim made by Insured against the Company under Section I of the Policy is not payable under the Policy; or
2. Any consequential loss arising out of claims lodged under 'Towing Cover';
3. Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.

2) Consumable Cover (UIN: IRDAN132RPMT0001V06201213 / A0039V02201718)

In consideration of the payment of extra premium paid by the insured as mentioned in the Policy schedule, it is hereby understood and agreed subject to the terms, conditions exclusions and limitations of the Policy that the Company agrees to cover expenses incurred towards consumables which at the time of loss are either totally consumed or deemed unfit for further use in the vehicle arising out of damage to the vehicle insured and/or to its accessories caused by insured peril under the Policy.

Consumables shall mean those items or substances which have specific use and when applied to their respective uses in a vehicle, are deemed to be consumed completely and/or are deemed to be unfit for future use. These items include grease, lubricants clip, air conditioner's gas, bearings, engine oil, oil filter, fuel filter, break oil, nut and bolt, screw, washers and the like excluding fuel.

3) Increased property damage liability benefit (UIN: IRDAN132RPMT0001V06201213 / A0040V02201718)

The Company will cover the legal liability of Insured including the legal cost, expenses as approved by the Company for damage to property of third party by Insured Vehicle covered under the Policy. This property will be other than property belonging to Insured, his family or in his/her/their trust, custody, and control, or carried in the Insured Vehicle.

Limit of liability: - It will be the limit in excess of limit of liability mentioned under liability to third party property damage as per relevant section of the Policy. The limit will be for any one event.

Important Points:
The terms, condition and exclusions will be as mentioned in liability to third party section of the Policy. This property damage liability will be only for accidents caused by or arising out of use of the insured vehicle. It excludes third party property damage liability arising out of pollution or falling goods where the vehicle has not met with an accident.

4) Loss of Driving licence / Registration certificate (UIN: IRDAN132RPMT0001V06201213 / A0042V02201718)

Notwithstanding anything contrary contained in the policy, the company hereby agrees to pay the insured, with the payment of extra premium, in case where the insured suffers a loss of valid original Driving Licence or the valid original Registration Certificate, a compensation of upto Rs. 5,000 or actual whichever is less to obtain duplicate licence or Registration Certificate.

Condition Applicable:
The insured is required to file a First Information Report with Police Authority in respect of such loss.

5) Loan Protector (UIN: IRDAN132RPMT0001V06201213 / A0043V02201718)

Scope of cover
In consideration of the payment of additional premium mentioned in the Policy Schedule, Company agrees to pay the total outstanding loan amount on the Insured Vehicle as mentioned in the Schedule or actual amount outstanding at the time of claim, whichever is lower, if the Insured dies 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 claim is admissible under the terms and conditions of the Policy.

Specific Exclusions
a) Any arrears on loan amount including any interests payable on such arrears as on date of accident.

6) Hospital Cash Cover (UIN: IRDAN132RPMT0001V06201213 / A0044V02201718)

a. Accidental hospital cash cover for the Insured

In consideration of the payment of an additional premium, the Company will pay a Daily Allowance as specified and shown in the Policy Schedule up to a maximum period of 30 (thirty) days for the Insured's Period of Confinement in a hospital out of accidental injuries sustained by

the Insured in direct connection with the Insured Vehicle, or whilst mounting and dismounting from or travelling in the Insured Vehicle and caused by violent accidental external and visible means**, subject to event of a loss admissible under the terms and condition of the Policy.** The Company will pay such Daily Allowance for each day of the Period of Confinement due to the said accidental injuries subject to the deductible and the following conditions:

a. The accident occurs within the Republic of India.

b. The Period of Confinement must be medically necessary and recommended by a physician, for treatment of the accidental injuries sustained during the above-mentioned accident only.

c. The total Period of Confinement will be subject to a deductible of one day.

d. The benefits can be utilized only once during the Policy Period.

Definitions:

a. **Daily Allowance** - means the amount payable for each day spent in the hospital.

b. **Period of Confinement** - means a period of consecutive days of confinement as an inpatient, caused by an accidental injury in direct relation of the Insured Vehicle. However, successive confinements as an inpatient caused by or attributable to the same accident, or injury, are considered to be part of the same Period of Confinement.

Exclusions:

Coverage under this Endorsement section shall not cover:

a. hospitalization due to any disease or sickness; or pregnancy and resulting childbirth, miscarriage or diseases of female reproductive system .

b. routine physical examination and pre-existing disease, if any.

c. elective cosmetic or plastic surgery, except as a result of an Injury caused by a covered accident while the Policy is in force.

d. Any mental, nervous or emotional disorder or rest cures.

e. intentional self injury, attempted suicide.

f. any accident or injury happening whilst such person is under the influence of intoxicating liquor or drugs.

It is understood and agreed that the Policy is hereby amended as indicated above, i.e, that all the other terms, conditions and exclusions of the Policy remain unchanged.

b. Hospital Cash cover for the immediate family of the Insured

In consideration of the payment of an additional premium, the Company will pay a Daily Allowance as specified and shown in the Policy Schedule upto a maximum period of 30 (thirty)days for the Period of Confinement in a hospital out of accidental injuries sustained by the Immediate Family members (hereinafter referred to as Insured Persons) in direct connection with the Insured Vehicle, or whilst mounting and dismounting from or travelling in the Insured Vehicle and caused by violent accidental external and visible means**, subject to event of a loss admissible under the terms and condition of the Policy**. The Company will pay a Daily Allowance for each day of the Insured Person/s' Period of Confinement in a hospital due to accident or injury subject to the deductible and following conditions, a. The accident occurs within the Republic of India.

b. The Period of Confinement must be medically necessary and recommended by a physician, for treatment of the accidental injuries sustained during the abovementioned accident only.

c. The total Period of Confinement will be subject to a deductible of one day.

d. The benefits can be utilized only once during the Policy Period.

Definitions:

a. **Immediate Family** – means, spouse, children, parents or parents-in-law of the insured travelling by the Insured Vehicle, who is/are neither the Owner Driver of the Insured Vehicle or its Paid Driver. The number of such Immediate Family members covered should be less than or equal to the Registered Carrying Capacity of the insured vehicle.

b. **Daily Allowance** - means the amount payable for each day spent in the hospital.

c. **Period of Confinement** - means a period of consecutive days of confinement as an inpatient caused by an accident or injury. However, successive confinements as an inpatient caused by or attributable to the same accident or injury, are considered to be part of the same Period of Confinement.

Exclusions:

Coverage under this Endorsement shall not cover:

i. hospitalization due to any disease or sickness; or pregnancy and resulting childbirth, miscarriage or disease of the female reproductive system.

ii. routine physical examination and pre-existing disease, if any.

iii. elective cosmetic or plastic surgery, except as a result of an injury caused by a covered accident while the Policy is in force. iv. Any mental, nervous or emotional disorders or rest cures.

v. intentional self-injury, attempted suicide.

vi. any accident or injury happening whilst such person is under the influence of intoxicating liquor or drugs.

Provided that

Such Allowance shall be payable to or with the approval of the Insured named in the Policy directly to the Insured Person or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such Insured Person.

It is understood and agreed that the Policy is hereby amended as indicated above, i.e., that all the other terms, conditions and exclusions of the Policy remain unchanged.

c. Hospital Cash cover for the Paid Driver of the Insured Vehicle

In consideration of the payment of an additional premium, the Company will pay a Daily Allowance as specified and shown in the Policy Schedule upto a maximum period of 30 (thirty) days for the Insured Vehicle's Paid Driver's Period of Confinement in a hospital out of accidental injuries sustained by the Paid Driver in direct connection with the Insured Vehicle, or whilst mounting and dismounting from or driving the Insured Vehicle and caused by violent accidental external and visible means**, subject to event of a loss admissible under the**

terms and condition of the Policy. The Company will pay the Daily Allowance for each day of the Paid Driver's Period of Confinement in a hospital due to accident or injury subject to the deductible and following conditions

a. The accident occurs within the Republic of India.

b. The Period of Confinement must be medically necessary and recommended by a physician, for treatment of the accidental injuries sustained during the abovementioned accident only.

c. The total Period of Confinement will be subject to a deductible of one day.

d. The benefits can be utilized only once during the Policy Period.

Definitions:

i. **Daily Benefit** - means the amount payable for each day spent in the hospital.

ii. **Period of Confinement** - means a period of consecutive days of confinement as an inpatient caused by an accident or injury. However, successive confinements as an inpatient caused by or attributable to the same accident or injury, are considered to be part of the same Period of Confinement.

Exclusions:

Coverage under this Endorsement shall not cover:

a. hospitalization due to any disease or sickness; or pregnancy and resulting childbirth, miscarriage or diseases of the female reproduction system.

b. routine physical examination and pre-existing disease, if any.

c. elective cosmetic or plastic surgery, except as a result of an Injury caused by a covered Accident while our policy is in force.

d. Any mental, nervous or emotional disorders or rest cures.

e. intentional self-injury, attempted suicide.

f. any accident or injury happening whilst such Paid Driver is under the influence of intoxicating liquor or drugs.

Provided that such Allowance shall be payable only with the approval of the Insured named in the Policy directly to the injured Paid Driver or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such Paid Driver.

It is understood and agreed that the Policy is hereby amended as indicated above, i.e., that all the other terms, conditions and exclusions of the Policy remain unchanged.

d. Hospital Cash cover for the unnamed passenger of the Insured Vehicle

In consideration of the payment of an additional premium, the Company will pay a Daily Allowance as specified and shown in the Policy Schedule upto a maximum period of 30 (thirty) days for the Period of Confinement in a hospital out of accidental injuries sustained by the unnamed passengers of the Insured Vehicle in direct connection with the Insured Vehicle, or whilst mounting and dismounting from or travelling in the Insured Vehicle and caused by violent accidental external and visible means**, subject to event of a loss admissible under the terms and condition of the Policy**. The Company will pay the Daily Allowance for each day the unnamed passenger's the Period of Confinement in a hospital due to accident or injury subject to the deductible and following conditions.

a. The accident occurs within the Republic of India.

b. The Period of Confinement must be medically necessary and recommended by a physician, for treatment of the accidental injuries sustained during the abovementioned accident only.

c. The total Period of Confinement will be subject to a deductible of one day.

d. The benefits can be utilized only once during the Policy Period.

Definitions:

i. **Daily Benefit** - means the amount payable for each day spent in the hospital.

ii. **Period of Confinement** - means a period of consecutive days of confinement as an inpatient caused by an accident or injury. However, successive confinements as an inpatient caused by or attributable to the same accident or injury, are considered to be part of the same Period of Confinement.

Exclusions:

Coverage under this Endorsement shall not cover:

a. hospitalization due to any disease or sickness; or pregnancy and resulting childbirth, miscarriage or diseases of the female reproduction system.

b. routine physical examination and pre-existing disease, if any.

c. elective cosmetic or plastic surgery, except as a result of an injury caused by a covered Accident while our policy is in force.

d. Any mental, nervous or emotional disorders or rest cures.

e. intentional self-injury, attempted suicide.

f. any accident or injury happening whilst such Paid Driver is under the influence of intoxicating liquor or drugs.

g. any accident or injury happening whilst more than.... ** persons/passengers were in the vehicle insured at the time of occurrence of the accident or injury.

Provided that

such Allowance shall be payable only with the approval of the Insured named in the Policy directly to the injured Paid Driver or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such Paid Driver.

It is understood and agreed that the Policy is hereby amended as indicated above, i.e., that all the other terms, conditions and exclusions of the Policy remain unchanged.

7) Return to Invoice (UIN: IRDAN132RPMT0001V06201213 / A0001V02202324)

In consideration of the payment of an additional premium as specified and shown in the Schedule, it is hereby declared and agreed that in case of the following events:

1. TOTAL LOSS,
2. CONSTRUCTIVE TOTAL LOSS,
3. THEFT OF THE INSURED VEHICLE,

The Company will pay the difference between claim amount receivable under 'Section I' and the

'value of vehicle' as per the first invoice of sale of insured vehicle along with the first-time registration charges and road tax which was incurred on the insured vehicle. The Company will also reimburse the original customs duty paid / customs duty applicable for the new vehicle (whichever is less).

Exclusion:

This cover excludes the following:

a. In case of theft, stolen vehicles are recovered within 90 days of theft.
b. Final investigation report in case of theft claim is not issued by police authorities.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

8) Protection of NCB (UIN: IRDAN132RPMT0001V06201213 / A0002V02202324)

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company agrees to protect the No Claim Bonus (NCB) at the time of Renewal, in case the Insured lodges for and is allowed a claim under Section 1 of the Motor Policy, so that the Insured will continue to enjoy the NCB in the current policy in spite of the claim lodged, provided always that

a) The vehicle is renewed with us.
b) There is only one single claim lodged in the entire expiring Policy period.
c) The insured vehicle is repaired in the Insurance Company Authorized Workshop.

This cover is applicable only to partial losses covered.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

9) Tyre Protection (UIN: IRDAN132RPMT0001V06201213 / A0003V02202324)

In consideration of payment of additional premium, it is hereby agreed and declared that the Private Car Package Policy is extended to cover loss or damage to tyre(s) of the Insured Vehicle arising out of

(a) Bulge / Bursting / Cut or Damage to the tyre due to accidental external means

(b) an operation of an insured peril due to which the Insured vehicle is also damaged,

The Company will indemnify for the cost of replacing the damaged tyre(s) with a new equivalent or near equivalent tyre(s) of similar make, model and specification, subject to the Basis of Loss Settlement Criteria as specified herein below.

Basis of Loss Settlement:

1. Where the Loss or Damage to Tyre(s) is caused by accidental external means, the liability of the Company shall not exceed the residual tread depth of the tyre(s) at the time of loss as shown in the below table:
   Mean Residual Tread Depth of the Tyre(s) at the Time of Loss & Admissible Claim Amount as below:

Unused Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount
>= 7 mm	100% of the cost of new tyre(s)
>=6.5 mm and <=6.9 mm	85% of the cost of new tyre(s)
>=5 mm and <=6.4 mm	75% of the cost of new tyre(s)
>=3 mm and <=4.9 mm	50% of the cost of new tyre(s)
< 3 mm	Nil

Inspection Conditions:

The tyre will be measured at the centre of the tread and the mean of minimum three readings will be taken for the purpose of arriving at the mean residual tread depth which will be the basis of indemnity under this coverage.

2. Where the Loss or Damage to Tyre(s) is caused by an operation of an insured peril due to which the Insured Vehicle is also damaged and covered under Own Damage section of the Motor Insurance Policy, the liability of the Company shall be restricted to the difference between admissible claim amount under the add on cover based on Residual Tread Depth of the Tyre(s) at the time of loss as mentioned in above table and the liability of the company limited to 50% of the cost of replacement of Tyres and Tubes as stated under the Own Damage section of Motor Insurance Policy.

The benefits under Tyre Protection can be utilized only for a maximum of four (4) tyre(s) of the Insured Vehicle during the Policy Period.

Specific Exclusions:

1. Any loss or damage occurred prior to inception of the policy.
2. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
3. Where the batch number of damaged tyre(s) is different than the make, model or batch number specified in the Schedule.
4. Tyre(s) with scratches, noise and vibrations that do not affect product function or performance and/ or damages which are consequential in nature.
5. Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear, operating methods not mentioned in the owner's manual and approved by the manufacturers of Insured Vehicle.
6. Any loss or damage that results from poor workmanship and running of the vehicle with deflated tyre(s) and /or due to improper storage and/or transportation of insured vehicle.
7. Any loss or damage arising due to theft of tyre(s) and/ or illegal activities and are fraudulent in nature.
8. Any loss or damage resulting from hard driving due to race or rally.
9. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation of the Insured Vehicle.
10. Expenses related to personal injury or property damage arising out of damage to the tyre(s) of the Insured Vehicle.
11. Any expenses incurred on towing, safeguarding and/or repair and replacement labour charges of the Insured Vehicle arising out of damage to the tyre(s) of the Insured Vehicle.

12. Any loss or damage to rims, wheel accessories, suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the tyre(s) of the Insured Vehicle.

10) Roadside Assistance (UIN: IRDAN132RPMT0001V06201213 / A0004V02202324)

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services in the event of the Insured vehicle being disabled/immobilized:

1**. Minor Repairs**: In the event, that the insured vehicle is immobilized on a public road due to any mechanical & electrical breakdown, the Company shall

a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power.
b. Arrange for the towing of the insured vehicle to the nearest Repair shop/Garage, if mobilization of the insured vehicle is not possible by carrying out such repairs on spot.
c. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, if the Repair shop/Garage are closed due to holidays or night hours.
d. Undertake to locate, procure and deliver small spare parts required for minor damages/repair to the Repair shop/garage within 72 (seventy-two) hours on best effort basis, if such spare parts are not available with the repair shop/garages, provided that the parts are available in the open market within the geographical limits of India.
(Small spare parts means bulbs, fuses and tyre valves
Minor Damages means broken cables (accelerator and brake)

Exclusions

a. Cost of parts or replacement elements or consumables and their transportation cost to the site of breakdown in case of repairs are carried out on spot of breakdown.
b. Cost of parts or replacement elements or consumables and their transportation cost to the Repair shop/ garage, in case the same is not available with them.
c. Entire cost of Repair shop/Garage's bill, if the insured vehicle has had to be towed to any repair shop/garage for repairs.
d. Cost of towing beyond 50 kilometres from the spot of breakdown of the insured vehicle.
e. Charges of the automobile technician, if the vehicle could be transferred on its own power on self-propelled basis to the nearest repair shop/garage without his intervention.
f. Any payment to a third party for on-spot repair/towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the company.

2. Towing of Immobilized Vehicle: In the event, that the insured vehicle is immobilized on a public road due to any accident covered by the Policy, the Company shall

a. Arrange for towing of the insured vehicle to the nearest Repair shop/Garage.
b. Provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open, in case of such Repair shop/Garage being closed due to holidays or night hours.

In case Your vehicle is an electric vehicle and is immobilized due to battery runs out of charge and if battery swap is not available then we will arrange for appropriate towing services to charging station/ vehicle workshop / Your Home / Your Office, whichever is nearest.

Exclusions

a. Cost of towing beyond 50 kilometres from the spot of such accident of the insured vehicle.

b. Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

3. Flat Tyre: In the event, that the insured vehicle is immobilized on a public road, due to a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, the Company shall

a. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.
b. In the event of repairs not being possible at the place of breakdown, arrange to take the flat tyre to the nearest place of repair and deliver the tyre back to the place of breakdown & attach it to Your Vehicle.
   Provided always that
   I. We would pay the expenses on labour cost and conveyance cost, in relation to point (a) and (b) above
   II. We would not pay for any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs

4. Flat Battery: In the event, that Vehicle being immobilized due to malfunctioning of battery, the Company shall

a. Arrange for an automobile technician to attend to the Insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest Repair Shop/Garage.
b. We would pay for all labour and conveyance costs towards this assistance.

Exclusions

a. Cost of parts or replacement elements, consumables and recharging of battery and its/ their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
b. Entire cost of replacement battery and its transportation cost to the site of immobilization if the flat battery had to be replaced by another.

5. Keys Locked-In: In the event, that the insured vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall

a. Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.
b. Arrange for an automobile technician to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming.

Conditions

Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

6. Contamination/ Incorrect or Running Out of Fuel : In the event that the insured vehicle is immobilized on a public road at least one kilometre away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will

a. Arrange for delivery/ replacing/ changing the fuel – as the case may be, up to a maximum of ten litres- on the spot where the insured vehicle stands immobilized.
b. if required, arrange for towing the Insured's vehicle to nearest garage for the purpose of emptying the fuel tank, provided always that all charges towards the towing of the vehicle would be borne by the Insured.

Exclusions

a. This service is not available if the Fuel type of the insured vehicle is other than Petrol or Diesel.

b. Actual cost of the Fuel.

7. Continuation of Journey : In the event that the insured vehicle is immobilized on a public road, at least 50 kms away from the address of the Insured as appearing in the Policy Schedule, and On-the-spot repairs fail to mobilize the vehicle on its own power on self-propulsion basis, and it has to be towed away to a Repair shop/Garage for repairs, the Company shall

a. Make arrangement for an alternate hired vehicle with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for continuation of their onward journey or return home.

Exclusions

a. The hire vehicle expense within the first 50 Kilometres from the address of the insured.
b. Any hire vehicle expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without oral or written prior consent of the Company.

8. Local Travel when on Tour : In the event that the insured vehicle is immobilized at a place, at least 100 Kilometres away from the address of the Insured as appearing in the Policy Schedule, and the vehicle is in a Repair shop/Garage for repairs, the Company shall

a. Arrange for an alternate hired vehicle on best availability basis in that area, for the period the vehicle is undergoing repairs in the Repair Shop/ Garage but not exceeding 3 (three) days on 8 (Eight) hours/ 80 (Eighty) kilometre basis, to provide for the local travel of the Insured.

Exclusions

a. The hired vehicle expense beyond the first 8 (Eight) hours/80 (Eighty) kilometres in a day.
b. Any hired vehicle expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without oral or written prior consent of the Company.

9. Overnight Accommodation Expense when on Tour : In the event that the insured vehicle is immobilized at a place at least 100 Kilometres away from the address of the Insured as appearing in the Policy Schedule and On-the-spot repairs could not be carried out, and the vehicle has to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Company shall

a. Arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle), for the period the vehicle is under repair in the Repair Shop/ Garage but not exceeding 3 (Three) days, subject to the following conditions:

i. The hotel accommodation will be provided on twin sharing basis for all the occupants of the immobilized insured vehicle subject to maximum of the licensed carrying capacity of the vehicle.
ii. ii. The cost of such accommodation will be subject to maximum of Rs 2500/- per person per night, but not exceeding Rs 25000/- per event.
iii. This benefit will not be available, if the Insured is availing of the benefit of Local Travel when on Tour.
iv. Any hotel accommodation charges incurred by the Insured, if the arrangement of such accommodation is done on his/her own, without oral or written prior consent of the Company, will not be reimbursed.

10. Repatriation of Vehicle: In the event that the insured vehicle is immobilized at a place, at least 100 kilometres away from the address of the Insured as appearing in the Policy Schedule, and on-the-spot repairs could not be carried out and has to be towed away to a Repair shop/Garage for repairs, and the repaired vehicle is delivered after 3 (Three) days, the Company will

a. Repatriate the repaired vehicle to the address of the Insured as appearing in the Policy Schedule.

This benefit is also available to any insured vehicle immobilized after an accident, at least 100 kms away from the address of the Insured as appearing in the Policy Schedule, and no authorized Repair shop/Garage of the Company is available.

Exclusions
a. Any Repatriation expense incurred by the Insured, without oral or written prior consent of the Company.

11. Medical Coordination: In the event of the insured vehicle meeting with an accident, and any of the occupants getting injured, the Company may

a. Provide for a conference call with nearest Medical Service Provider including Ambulance service Providers.

The cost of such service providers has however to be borne by the Insured. The Company shall however be in no way responsible for the quality of service rendered by such Service Providers.

12. Urgent Message Relay: In case the insured vehicle is immobilized at least 100 kilometres away from the address of the Insured as appearing in the Policy Schedule, the Company will

a. Provide an urgent message relay service to the Insured/ or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle to communicate with the family back home.

Conditions applicable:

1. Benefits under 'Roadside Assistance' cover can be utilized for maximum of 1 time during the policy period except for "Medical Coordination" and "Urgent Message Relay" for which utilization limit is 3 times during the policy period.
2. Notwithstanding anything mentioned above, the services under this Add-On cover will not be available outside the geographical limits of India, as well as under the following circumstances:

a. Confiscation/ Intervention by Legal Authorities: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
b. Act of God Perils: Any immobilization of the insured vehicle due to Natural catastrophe like Flood, Inundation, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption, Landslide, rockslide or other convulsions of nature.
c. War/ Riot/ Terrorism: Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

Subject otherwise to the terms exceptions conditions and limitations of the Policy.

Above mentioned coverages will be provided by the Service provider on behalf of the Company.

11) Daily Cash Benefit / Inconvenience Allowance (UIN: IRDAN132RPMT0001V06201213 / A0005V02202324)

In consideration of insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed in the Policy, the Company will pay the insured, in excess of the amount of the deductible, as is herein provided:

The Company will pay for transportation cost during the repair period due to non-availability of Insured Vehicle for accidental loss or damage claim under the policy, in either of the ways mentioned below:

a) Pay a fixed allowance per day; or
b) Provide a standby Vehicle;

The Company will pay the named insured – daily cash benefit as specified in the schedule subject to maximum amount and maximum number of eligible days for which it is applicable during the policy period as mentioned in the policy schedule, the days under 'Time Excess' shall be reduced from the eligible days of benefit for each and every claim under the policy.

1. This add-on cover is valid only if the claim is admissible under the said Policy's terms and conditions.

2. Daily cash benefit as prescribed in the schedule is payable only for the time taken for repair of the damages caused by an accident covered under the Policy subject to maximum eligible days mentioned in the schedule. The time taken for repairs is calculated from the time starting of accidental repairs to the completion of accidental repairs covered under the policy or time as mentioned in the job card of the authorized repairer whichever is earlier and end on the day when vehicle is ready for delivery subject to the Maximum eligible number of days.

3. The Company shall not be liable in respect of time taken for repairs which are not covered under the Policy and time taken for repairs which are not allowed by the Company and hence shall be deducted from the eligible days for working out the benefit payable.

4. The total daily cash benefit payable for each incident is calculated by multiplying the per day cash benefit mentioned in the schedule by the number of eligible days allowable under this add on cover.

5. In case of theft claim, the Company shall compensate for transportation cost from the date of intimation of claim up to the maximum eligible number of days and subject to Time Excess opted as mentioned in the Policy Schedule.

6. The daily cash benefit/ the daily allowance shall be payable only if the accidental damage to the car is repaired at the insured Vehicle's manufacturer's authorized workshop or the Company's approved workshop.

7. This cover is not applicable for any loss or damage occasioned by or through or in consequence directly or indirectly due to catastrophic perils/natural calamities like storm, cyclone, typhoon, tempest, hurricane, tornado, flood or inundation, torrential rains, tsunami, earthquake, volcanic eruption or other convulsions of nature etc,.

8. Standby Vehicle Provided may not necessarily be of the same make model. It could be of same class or a class lower than that of Insured Vehicle as per the availability.

9. The Company will not be responsible for Operating cost including cost of fuel and/or cost of noncompliance of the terms and conditions laid down by the Standby Vehicle Provider.

10. The cover is applicable only for maximum____accidents during the policy period.

12) Loss of Personal Belongings
(UIN: IRDAN132RPMT0001V06201213 / A0006V02202324)

In consideration of Insured having paid extra premium as specified in the Schedule, it is hereby agreed, subject to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed in the Policy, the Company will indemnify the Insured as is herein provided:

Coverage
The Company will indemnify the insured in respect of physical loss or damage during the period of this Policy to personal effects and belongings of Insured or Insured's immediate family member(s) kept in the Insured Vehicle, as a result of perils mentioned under Section I of the policy. Subject to Sum insured limit and conditions mentioned below:

1. In the event of theft or Burglary or Malicious Damage, Insured shall immediately lodge a complaint (FIR) with the police authority (if applicable) to obtain crime reference and lost property report and report the incidence of loss to the Insurance Company within 3 days from date of incident.
2. In the event of Total Loss, The Insurance Company will indemnify Insured in respect of the restoration or replacement costs of the lost or damaged Item subject to limit of the Sum Insured and number of claims as mentioned in the Policy Schedule.

Provided that always the claim has to be substantiated by the purchase vouchers of the belongings Exclusions:

1. Where the Own Damage Claim under the Policy is not admissible the losses under the add-on would not be covered. However, this exclusion is not applicable in case of theft or burglary of Personal Baggage.

2. The excess stated in the Schedule to be borne by the Insured in anyone occurrence whether one or more items are lost or damaged; if more than one item is lost or damaged in one occurrence, the Insured shall not, however be called upon to bear more than the highest single excess applicable to such items;
3. Loss caused by any faults or defects existing at the time of commencement of the present Insurance within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not;
4. Loss to be made good by the manufacturer, supplier or maintenance contractor either in law or under contract;
5. Mysterious disappearance
6. Loss or damage to goods or samples carried in connection with any trade or business.
7. Theft or loss from unattended vehicle or Vehicle parked in 'No parking Zone'
8. Any loss/claim caused due to contributory negligence will be invalid.
9. Loss or damage or consequential loss directly or indirectly caused by, consisting of, or arising from any corruption, destruction, distortion, erasure or other loss or damage to data, software, or/and kind of programming or instruction set.
10. Loss or damage to personal belongings of a consumable nature.
11. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic, conditions, deterioration or electrical or mechanical derangement of any kind.

Excess:

1. Each claim of Laptop is subject to an excess of Rs. 5000/-
2. Each claim of Personal Effects (excluding Laptop) to an excess of Rs 1000/-

13) Zero Depreciation Cover (UIN: IRDAN132RPMT0001V06201213 / A0007V02202324)

In consideration of insured having paid extra premium as specified in the Schedule, it is hereby agreed, subject to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed in the Policy, the Company, will indemnify the Insured as is herein provided: The cost incurred by the Insured towards bearing the depreciation amount applicable under the Policy for the insured vehicle following an identifiable and admissible partial loss claim under Section I of the Policy subject to the following special provisions:

a. This add-on cover is valid only if the Policy issued by the Company is valid during the accident period and the claim is admissible under the said Policy terms and conditions.
b. This add-on cover is not applicable for any total loss, constructive total loss or theft claims.
c. The deductible amount mentioned in the schedule shall be reduced from the total depreciation amount for each and every claim under the Policy.

14) Personal Accident Plan (UIN: IRDAN132RPMT0001V06201213 / A0008V02202324)

In consideration of Insured having paid extra premium as specified in the schedule, it is hereby agreed, subject to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed, the Company will pay the Insured and/or such other injured person as covered in the primary covers, as is herein provided:

Coverage

Following an Accidental Death or Accidental Bodily Injury to Insured/Occupant/Paid Driver, out of any Accident involving the insured vehicle, and claim for repair of the same vehicle is admitted

by the Company and which results in any of the events listed under the respective Primary Covers (in the Table of Events), the Company will pay the Insured or his nominee such percentage, stated against the event in the Table of Events, of the Principal Sum Insured stated in the Schedule provided that the Schedule mentions that the Insured has opted for coverage against that event and paid premium for the same.

Primary Cover: -

1. Accidental Death OR
2. Permanent Total Disablement OR
3. Permanent Partial Disablement

A. Personal Accident Cover to the Insured or Any Named Insured other than the Paid Driver or Cleaner

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for Accidental Death or Accidental Bodily Injury sustained by the Insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such Injury result in:-

Table of Events

Details of Injury	Scale of Compensation
1. Accidental Death	100%
2. Permanent Total Disablement	As follows
i) Permanent Total Loss of sight of both eyes	100%
ii) Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
iii) Permanent Total Loss and physical separation of or the loss of ability to use both hands or both feet	100%
3. Permanent Partial Disablement:	**As follows**
i) An arm at the shoulder joint	75%
ii) An arm above the elbow joint	70%
iii) A hand at the wrist	50%
iv) An arm beneath the elbow joint	60%
v) A thumb	25%
vi) An index finger	10%
vii) Any other finger	5%
viii) A leg above mid-thigh	75%
ix) A leg up to mid-thigh	60%
x) A leg up to beneath the knee	50%
xi) A leg up to mid-calf	45%
xii) A foot at the ankle	40%
xiii) A large toe	5%
xiv) Any other toe	2%
xv) Permanent Loss of sight of one eye	50%

xvi) Hearing of one ear	25%
xvii) Hearing of both ears	75%
xviii) Sense of smell	10%
xix) Sense of taste	5%
xx) Shortening of leg by at least 5%	7%

1. For any other permanent partial disablement event or permanent total disablement event not listed above, then the disability percentage certified by the Government Civil Surgeon would be considered under this section.
2. If a claim has already been settled for any of the primary covers the amount payable for the subsequent claims/s under any other primary covers shall be reduced by the amount/s already paid. Regardless of one or more claims during the policy period, the maximum amount payable towards the primary cover shall be restricted to the Principal Sum Insured.
3. If more than one loss results from one occurrence, only the one amount which is the largest will be paid.
4. Such compensation shall be payable directly to the Insured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the Injury of such Insured person.
5. This add-on cover shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement of that Insured Person
6. Not more than ……* persons/ passengers are in the vehicle insured at the time of occurrence of such Injury.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

B. Personal Accident to Unnamed Passengers other than Insured and the Paid Driver and Cleaner

In consideration of the payment of an addition to, dismounting is hereby understood and agreed that the Company undertakes to pay compensation on the scale provided below for Accidental Death or Accidental Bodily Injury sustained by any passenger other than the Insured and/or the paid driver attendant or cleaner and/or a person in the employ of the Insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the Insured at the time such Injury is sustained whilst mounting into, dismounting from or traveling in but not driving the insured vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such Injury result in:

Table of Events

Details of Injury	Scale of Compensation
1. Accidental Death	100%
2. Permanent Total Disablement	As follows
i) Permanent Total Loss of sight of both eyes	100%
ii) Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%

iii) Permanent Total Loss and physical separation of or the loss of ability to use both hands or both feet	100%
3. Permanent Partial Disablement:	**As follows**
i) An arm at the shoulder joint	75%
ii) An arm above the elbow joint	70%
iii) A hand at the wrist	50%
iv) An arm beneath the elbow joint	60%
v) A thumb	25%
vi) An index finger	10%
vii) Any other finger	5%
viii) A leg above mid-thigh	75%
ix) A leg up to mid-thigh	60%
x) A leg up to beneath the knee	50%
xi) A leg up to mid-calf	45%
xii) A foot at the ankle	40%
xiii) A large toe	5%
xiv) Any other toe	2%
xv) Permanent Loss of sight of one eye	50%
xvi) Hearing of one ear	25%
xvii) Hearing of both ears	75%
xviii) Sense of smell	10%
xix) Sense of taste	5%
xx) Shortening of leg by at least 5%	7%

1. For any other permanent partial disablement event or permanent total disablement event not listed above, then the disability percentage certified by the Government Civil Surgeon would be considered under this section.
2. If a claim has already been settled for any of the primary covers the amount payable for the subsequent claim/s under any other primary covers shall be reduced by the amount/s already paid. Regardless of one or more claims during the policy period, the maximum amount payable towards the primary cover shall be restricted to the Principal Sum Insured.
3. If more than one loss results from one occurrence, only the one amount which is the largest will be paid.
4. Such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the Injury of such person.
5. This add-on cover shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement of that Insured Person
6. Not more than ……* persons/ passengers are in the vehicle insured at the time of occurrence of such Injury.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

C. Paid Driver:

In consideration of the payment of an additional premium, it is hereby understood and agreed that the Company undertakes to pay compensation on the scale provided below for

Accidental Death or Accidental Bodily Injury sustained by the paid driver in the employ of the Insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such Injury result in :-

Table of Events

Details of Injury	Scale of Compensation
1. Accidental Death	100%
2. Permanent Total Disablement	As follows
i) Permanent Total Loss of sight of both eyes	100%
ii) Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
iii) Permanent Total Loss and physical separation of or the loss of ability to use both hands or both feet	100%
3. Permanent Partial Disablement:	**As follows**
i) An arm at the shoulder joint	75%
ii) An arm above the elbow joint	70%
iii) A hand at the wrist	50%
iv) An arm beneath the elbow joint	60%
v) A thumb	25%
vi) An index finger	10%
vii) Any other finger	5%
viii) A leg above mid-thigh	75%
ix) A leg up to mid-thigh	60%
x) A leg up to beneath the knee	50%
xi) A leg up to mid-calf	45%
xii) A foot at the ankle	40%
xiii) A large toe	5%
xiv) Any other toe	2%
xv) Permanent Loss of sight of one eye	50%
xvi) Hearing of one ear	25%
xvii) Hearing of both ears	75%
xviii) Sense of smell	10%
xix) Sense of taste	5%
xx) Shortening of leg by at least 5%	7%

1. For any other permanent partial disablement event or permanent total disablement event not listed above, then the disability percentage certified by the Government Civil Surgeon would be considered under this section.
2. If a claim has already been settled for any of the primary covers the amount payable for the subsequent claim/s under any other primary covers shall be reduced by the amount/s

already paid. Regardless of one or more claims during the policy period, the maximum amount payable towards the primary cover shall be restricted to the Principal Sum Insured.

3. If more than one loss results from one occurrence, only the one amount which is the largest will be paid.
4. Such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the Injury of such person.
5. This add-on cover shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement of that Insured Person
6. Not more than ……* persons/ passengers are in the vehicle insured at the time of occurrence of such Injury.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

EXCLUSIONS:

The company will not pay for any compensation, benefit or expenses in respect of Death, Injury or Disablement, of the Insured person/s as a consequence of the following:

1. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol);
2. Accident while under the influence of alcohol or drugs;
3. Participation in an actual or attempted felony, riot, crime, misdemeanour or civil commotion;
4. Any accident of which a contributing cause was insured's actual or attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or insured's resistance to arrest;
5. Participation in racing or trial run as a driver, co-driver or passenger.

Provided that:

All clauses and additional covers of this add-on cover may be opted by the Insured for himself or for unnamed passengers, or paid driver, limited to the registered carrying capacity of the vehicle as stated in the Registration Certificate.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

15) Engine & Gear Box Protector
(UIN: IRDAN132RPMT0001V06201213 / A0009V02202324)

In consideration of payment of additional premium as shown on the policy schedule, the Company hereby extend the policy to cover the consequential loss to internal child parts of the engine and/ or gear box, differential or transmission assembly of the insured vehicle arising out of: -

1. Water ingress into the combustion chamber or
2. Leakage of lubricating oil and coolant
3. Unintentional use of wrong fuel;
4. Damage to the gear box
5. Undercarriage damage.

The Company shall compensate for the following: -

1. Repair or replacement of the internal child-parts of the engine such as Cylinder head, Crankshaft, Connecting rods, Piston and Piston rings, crank shaft, valves, valve seat / guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.

2. Repair or replacement of internal parts of the Gear box, differential or transmission assembly such as gear shafts, shifter, synchronizer rings / sleeves, actuator, sensor, Mechatronics and its affected child parts and bearings.
3. Labour charges incurred by the insured to carry out the repair or replacement of the damaged child-parts of the Engine or damaged gear box, differential and transmission assembly.
4. Engine cylinder re-boring, compression tests and other machining charges.

Claim under the cover is admissible subject to following conditions: -

1. There is evidence that the vehicle had stalled and stopped in the water-logged area, resulting in damage to the internal child parts of the engine. And/ or
2. There is evidence of under-carriage damage, resulting into leakage of lubricant causing damage to the internal child parts of the engine or gearbox, AND
3. The losses or damages are not paid under Motor Insurance Policy.

Duty and Care: -

1. The Insured shall avoid driving through waterlogged areas
2. In the event that the vehicle has stalled or stopped in water-logged area, OR there is damage to under-carriage of the vehicle, the Insured shall not try to crank or push-start the engine.
3. The insured will inform the nearest office of technical help and for spot-survey of the vehicle.
4. The Insured shall take reasonable care to protect against aggravation of damage or loss to the Insured vehicle.

EXCLUSIONS: -

Company is not liable to indemnify the loss for the following:

1. Loss which is covered under any manufacturer's warranty or recall campaign or under any other such package or any other insurance policy at the same time.
2. Any other consequential losses or damages apart from the damage to the internal child parts of the engine and/ or gear box due to water ingression, leakage of lubricating oil and/ or damage to engine And/ or gear box arising out of leakage of lubricating oil due to Accidental means.
3. Any loss or damage including corrosion of engine and/ or gearbox due to delay in intimation to us or delay in retrieval of the insured vehicle from the water- logged area.

Definition

1. "**Consequential Damage**" shall mean the damage caused to the Insured Vehicle not arising directly from an insured peril under the Policy but resulting consequently to any damage.
2. "**Undercarriage Damage**" shall mean the damage to the Engine and/or Gear Box and/or Transmission Internal Parts of the Insured Vehicle due to lubricant leakage caused by an external impact.

16) Key & Locks Replacement Cover
(UIN: IRDAN132RPMT0001V06201213 / A0013V01202324)

In consideration of payment of additional premium, We will indemnify You for:

a. Cost of replacing the Insured Vehicle's keys upon the occurrence of theft or burglary or accidental loss or damage to the keys during the Policy Period.

b. Cost of installing new lock or the lockset in Your Vehicle, including the locksmith charges, provided there is a security risk arising out of the incidence of lost keys of Your Vehicle.

c. Cost of repairing/replacing insured vehicle's locks and keys or the lockset, including the locksmith charges, provided that the Insured Vehicle is broken into.

Conditions:

1. The benefits under 'Keys & Locks Replacement Cover' can be utilized only once during the Policy Period.
2. You shall immediately lodge a complaint with the police detailing the loss of key of the Insured Vehicle and provide Us a copy of the F.I.R.
3. No keys shall be deemed to be irrecoverably lost until a period of three (3) days, from the date of loss as mentioned in the F.I.R., has elapsed. However, intimation has to give to Insurance Company with-in 48 hours incident.

Exclusions

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

1. The first 10% of the claim amount or Rs.500, whichever is higher.
2. Where the replacement of keys is not carried out in nearest manufacturer's authorized dealership or workshops.
3. Any pre-existing damages.
4. Where the replaced keys or locks are of higher standards or specifications as compared to the original keys or locks of the Insured Vehicle.
5. 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.

17) Wall charger and associated components / accessories (UIN: IRDAN132RPMT0001V06201213 / A0010V01202324)

It is hereby understood and agreed that the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement to associated components / accessories as defined. Loss or damage due to below mentioned perils will be covered:

- Fire
- Theft
- Accidental Damage
- Malicious damage/vandalism by third parties
- Bites caused by rodents

Associated components / accessories – wall unit, wall charger, electric wire, wire cover, consumables like nuts, bolts, etc.

Maximum amount payable under this add-on is Rs _____ (as specified in schedule), during the policy period. The coverage for wall unit/wall charger is at the address shown on your policy schedule.

Exclusion:

- Manufacturer's negligence, a manufacturing defect or liability, or faulty workmanship.
- Damage caused by using the power charger in ways not intended by the manufacturer.
- Chargers and cables not as per manufacturer specification.
- Any intentional damage or loss caused by insured or the family members of the insured.
- Wear and tear as well as mechanical or electrical breakdown.

18) App protection cover (UIN: IRDAN132RPMT0001V06201213 / A0011V01202324)

It is hereby understood and agreed that the Company hereby undertakes to reimburse insured for any reasonable and necessary costs incurred by the involvement of an IT expert after a cyber incident to decontaminate or clean the personal device from malware to the closest possible condition in which they were immediately before the cyber incident.
Above reimbursement is subject to loss of access / control of services or features (linked to usage / control of insured vehicle) which can only be accessed through app.

Misuse of app / information is however not covered.

Maximum amount payable under this add-on is Rs _____ (as specified in schedule), during the policy period.

19) Battery Guard (UIN: IRDAN132RPMT0001V06201213 / A0012V01202324)

- For Electric/Hybrid vehicle (Petrol + Electric)

  In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingression/Short circuit causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system, whether it forms part of or taken & fitted separately to the insured vehicle. Provided always that:

  1. For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".

  2. Battery would mean an **electric-vehicle battery** (EVB) (also known as a **traction battery**) is a battery used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV). These batteries are usually rechargeable (secondary) batteries and are typically lithium-ion batteries. These batteries are specifically designed for a high ampere-hour (or kilowatt-hour) capacity. Electric-vehicle batteries differ from starting, lighting, and ignition (SLI) batteries as they are designed to give power over sustained periods of time and are deep-cycle batteries.

  3. Drive Motor/electric Motor is a motor which is fitted on the axles which converts electric energy into mechanical energy.

  4. HEV (Hybrid electric vehicle) system - The HEV system contains of Electric motor, DC/DC step down converter, electric generator & power electronics controller.

  5. BMS (Battery Management System) – The electronic control circuits that monitor and regulate the charging and discharge of Electric Vehicle batteries.

  6. In case of an accident, payment under this add-on would be made only when there is evidence of under carriage damage to Battery and resulting into damage to covered parts as mentioned above.

7. In case of short circuit while mounting, dismounting or vehicle in charging port resulting into damage/failure to covered parts as mentioned above.

8. The policy also covers unexpected power surge while charging the battery [provided same is mentioned in the policy schedule at time of policy issuance].
9. The policy covers overheating of battery resulting in explosion and or visible flames and or smoke.

10. The Company would not be liable for:

    a. Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
    b. Any claim where the repair has been carried out without prior approval from the Company.
    c. Any claims related to loss or damage due to wear and tear.
    d. Any claim where Charging is not done as per the guidelines of OEM (original equipment manufacturer)
    e. Any claim where battery is already dead due untimely charging or any other purpose.
    f. Maximum ___ claim(s) [as mentioned in the policy schedule] will be payable under this cover per policy tenure.
    g. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hrs from the time of stoppage.

20. Pay As You Go (UIN: IRDAN132RPMT0001V06201213/A0153V01202526)

Operative Clause:
Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the Addon cover hereinafter contained and has paid the premium mentioned in the schedule as consideration for such cover in respect of accidental loss or damage occurring to the insured vehicle during the period of insurance.

NOW THIS ADDON WITNESSETH
That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

SCOPE OF COVER:
This cover will be offered with the Base Motor Insurance policy, of Private car and all covers, regulations and exclusions of the base motor policy would apply to the policy with this cover as well.

(The cover would be applicable to Section 1 of the policy only)

This cover would convert the base motor product into an Asset cum Usage based product. The Premium charged for the insurance of the base motor vehicle would depend partially on the usage i.e., Kilometres clocked or estimated Kilometres to be clocked during the tenure of the policy.

- The Add-on would be offered with Base product, covering different Kilometre ranges as opted by the Insured. Insured will have an option to top-up for additional Kilometres (by paying additional premium) once the Kilometres opted in the Initial plan is exhausted during the policy period.

- The Kilometre based plan (initial & top-ups) would cover only the perils against section-1 of the policy.
- The Add-on will be effective for the same period as the Motor Own Damage under section 1 of the policy unless and until stated other-wise, however coverage in the policy would be valid only when purchased Kilometres remains partially or fully unused at the time of occurrence of loss.

Terms of PAYG coverage:

a. This Add-on is offered on Kilometre based usage, i.e. the premium will be charged based on opted plans of different Kilometre ranges.

b. Insured can opt for any offered Kilometre range as per his/her requirement. If the initially purchased kilometres are exhausted, Insured will have the option for top-up the add-on (from the available top-up options) during the policy period, subject to additional payment of premium thereto.

c. Any claim reported under Section 1 of the policy after exhaustion of purchased Kilometres (initial or top-up) will not be covered. [However, only for accident cases & not for theft cases, 100 (one hundred) grace Kilometres would be offered after exhaustion of purchased kilometres.] If the vehicle is not driven more than 100 Kms after exhaustion of the purchased plan the claim made would still be honored subject to payment of premium for top-up after the loss and within the currency of the policy.

d. Kilometres remaining unused after expiry of the term of the base policy would carry forward to the renewed policy subject to the following:
   - Maximum number of Kilometres that can be carried forward will be 1000 if renewed within the due date, or within 30 days from expiry of the policy.
   - Beyond 30 days from due date of renewal, carry forward of un-used kilometres will not be allowed

e. Insured should ensure that the number of Kilometres driven at any point during the policy tenure or at the point of claim is easily ascertainable through use of technology or through readings in vehicles odometer or through any other available means. Any act of tempering with such devices or readings, or any act which renders such devices nonfunctional would make the policy/Add-ons/covers in-effective and may lead to repudiation of claims made. If the device is rendered non-functional or is malfunctioning is observed due to any defect in the device (caused by wear & tear or manufacturing defect), the Insured should bring the same to the notice of Insurer immediately.

f. Insured may opt for other available add-ons in the policy.

g. NCB as per applicable rate would be provided to the insured for the initial Km based purchase of package and also on top-up Kms repurchased there-after during the same policy period irrespective of claim in the running policy

h. In case of transfer of ownership endorsement, the New Owner would be eligible for the unused number of Kms left in the purchased plan along with the TP/PA part of the policy if applicable. Additional premium towards NCB and other charges may be applicable to the base product.

21. Emergency Medical Expenses (UIN: IRDAN132RPMT0001V06201213/A0177V01202526)

The Company will pay for emergency medical expenses (as defined below), that have been incurred by the Insured Person towards treatment of bodily injury(s) sustained by the Insured Person and/or Driver and/or Occupant(s). Such bodily injury(s) shall have to be in direct connection with the use of the Insured Vehicle, i.e. whilst mounting and dismounting from or driving or travelling in the Insured Vehicle and caused by external and visible means (i.e. accidental in nature), that necessitates hospitalization as an in-patient for a minimum period of 24 consecutive hours. The liability of the Company will only be towards reasonable and customary charges (as defined below), that are incurred towards administration of medically necessary treatment.

Towards this cover, the Company's liability, in aggregate, during the Period of Insurance shall be limited to the Sum specified against this cover in the Policy Schedule. At the point of the incident that gives rise to the claim under this cover, the count of persons mounting on/off or travelling in the Insured Vehicle, towards whom the Company's liability lies, shall not exceed the maximum licensed seating capacity of the Insured Vehicle, as appears in the registration certificate of the Insured Vehicle. The said aggregate liability shall apply on a floater basis across the said persons.

Provider that if the injured persons have already claimed such expenses/compensation under any other indemnity policy, in such a case, the Company shall not be liable to admit the claim under this Add on.

The onus of proving

(i) The presence of the claimed person(s) in or mounting on/off the Insured Vehicle at the time of the subject accident,

(ii) The fact of the claimed person(s) having sustained injury(s) owing to the subject accident, and

(iii) That the Policyholder has borne the expenses of emergency medical treatment for self and other occupant(s), shall lie on the Policyholder and, upon the death of the Policyholder owing to/as a consequence of the subject accident, the claimant (family member).

What is not Covered:

Any expenses incurred by the Insured Person not in relation to the emergency medical treatment administered to the above mentioned injured persons, but not being associated with the use of the Insured Vehicle.

Definitions:

1. **Emergency Medical Expenses** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:

(i) Is required for the medical management of the injury suffered by the insured.

(ii) Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity.

(iii) Must have been prescribed by a registered medical practitioner.

(iv) Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

2. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the hospital/healthcare centre and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of injury involved.

Claims procedure:

a. The Company must be notified about the claim in writing immediately and in any event within 48 hours of such injury. The said person(s) must have immediately consulted a registered medical practitioner and followed the recommended advice for treatment.

b. The Company must be provided with, promptly and in any event within 15 days of the said person's discharge from a hospital/healthcare centre, the documentation, including written details of the quantum of the claim, along with all original supporting records, including but not limited to the following, and any other specific information that the Company identifies for investigating the claim and arriving at the obligation.

1. The claim form specified by the Company duly completed and signed by the claimant or, in case of the Insured Person's death owing to the subject accident, the claimant;
2. First consultation letter;
3. First prescription from the medical practitioner;
4. Original vouchers;
5. Original hospital bills giving a detailed break up of all expense heads mentioned in the bill;
6. Money receipt duly signed with a revenue stamp;
7. The original hospital discharge card;
8. All original laboratory and diagnostic test Reports such as X-Ray, E.C.G, USG, MRI Scan, Haemogram, etc;
9. If medicines have been purchased in cash and if this has not been reflected in the final bill, please enclose a prescription from the registered medical practitioner and the supporting medicine bill from the chemist;
10. If diagnostic or radiology tests have been paid for in cash and it has not been reflected in the Hospital bill, please enclose a prescription from the Medical Practitioner advising the tests, the actual test reports and the bill from the diagnostic centre for the tests.

22. Rim Protect (UIN: IRDAN132RPMT0001V06201213/A0182V01202627)

In consideration of payment of additional premium for this cover, it is hereby agreed that we will pay for the For repair or replacement cost of the wheel rim fitted to the insured vehicle plus labour cost (along with cost for wheel alignment, wheel balancing and tyre rotation) if the rim is damaged or deformed or warped as a result of it being driven over pothole(s), kerb(s) or other road debris or as a result of blow out rendering it functionally unusable and /or unsafe to the insured vehicle.

This cover is subject to the following terms and conditions:

1. Insurance company is liable only for cost of replacement of wheel rim of similar make, model and specification and the labour cost involved for its replacement.
2. No depreciation will be deducted on the cost of rim.
3. This cover is available for a maximum of four (4) rim(s) of the Insured Vehicle during the policy period.

Exclusions: -

The Company will not be liable for any loss or damage to Rim fitted to the insured vehicle due to:-

1. Loss / damage covered under Manufacturer's warranty.
2. Manufacturing defects or design including manufacturer's recall of product, poor workmanship at the time of manufacturing/ assembling/ disassembling and/or repair of the wheel rim(s) and / or due to improper storage and/or transportation of the wheel rim(s).
3. Minor damage or scratches or small cut, noises, vibrations not affecting the functioning of the product and / or damages that are consequential in nature.
4. Loss or damage that had occurred prior to inception of the policy.
5. Replacement of non-damaged rims for the purpose of matching it with a set of rims.
6. Any loss or damage that results from modification, neglect of periodic maintenance, operating methods not mentioned in the owner's manual and approved by the manufacturers of Insured Vehicle.

7. Expenses related to personal injury or property damage arising due to damage of the rim(s) of the Insured Vehicle.
8. Any loss or damage arising out of ageing, normal wear and tear, loosening of rims or corrosion and/or oxidation of the wheel rim(s) of the Insured Vehicle.
9. Any loss or damage to suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the rim(s) of the Insured Vehicle.
10. Any loss or damage arising due to theft of rim(s) and/ or illegal activities and are fraudulent in nature and/ or resulting from hard driving due to race or rally.
11. Any form of damage resulting from a collision or any accidental fire or theft damage to the Insured Vehicle.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.

23. Tyre & Rim Protect (UIN: IRDAN132RPMT0001V06201213/A0187V01202627)

In consideration of payment of additional premium, it is hereby agreed and declared that the Motor Protect Private Car Package Policy is extended to cover:

i) Tyre

For loss or damage to tyre(s) of the Insured Vehicle arising out of

(a) Bulge / Bursting / Cut or Damage to the tyre due to accidental external means

(b) an operation of an insured peril due to which the Insured vehicle is also damaged

The Company will indemnify for the cost of replacing the damaged tyre(s) with a new equivalent or near equivalent tyre(s) of similar make, model and specification, subject to the Basis of Loss Settlement Criteria as specified herein below.

Basis of Loss Settlement:

1. Where the Loss or Damage to Tyre(s) is caused by accidental external means, the liability of the Company shall not exceed the residual tread depth of the tyre(s) at the time of loss as shown in the below table:

Mean Residual Tread Depth of the Tyre(s) at the Time of Loss & Admissible Claim Amount as below:

Unused Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount
>= 7 mm	100% of the cost of new tyre(s)
>=6.5 mm and <=6.9 mm	85% of the cost of new tyre(s)
>=5 mm and <=6.4 mm	75% of the cost of new tyre(s)
>=3 mm and <=4.9 mm	50% of the cost of new tyre(s)
< 3 mm	Nil

Inspection Conditions:

The tyre will be measured at the centre of the tread and the mean of minimum three readings will be taken for the purpose of arriving at the mean residual tread depth which will be the basis of indemnity under this coverage.

2. Where the Loss or Damage to Tyre(s) is caused by an operation of an insured peril due to which the Insured Vehicle is also damaged and covered under Own Damage section of the Motor Insurance Policy, the liability of the Company shall be restricted to the difference between admissible claim amount under the add on cover based on Residual Tread Depth of the Tyre(s) at the time of loss as mentioned in above table and the liability of the company

limited to 50% of the cost of replacement of Tyres and Tubes as stated under the Own Damage section of Motor Insurance Policy.

The benefits under Tyre Protection can be utilized only for a maximum of four (4) tyre(s) of the Insured Vehicle during the Policy Period.

ii) Rim

For repair or replacement cost of the wheel rim fitted to the insured vehicle plus labour cost (along with cost for wheel alignment, wheel balancing and tyre rotation) if the rim is damaged or deformed or warped as a result of it being driven over pothole(s), kerb(s) or other road debris or as a result of blow out rendering it functionally unusable and /or unsafe to the insured vehicle.

This cover is subject to the following terms and conditions:

1. Insurance company is liable only for cost of replacement of wheel rim of similar make, model and specification and the labour cost involved for its replacement.
2. No depreciation will be deducted on the cost of rim.
3. This cover is available for a maximum of four (4) rim(s) of the Insured Vehicle during the policy period.

Specific Exclusions:

1. Any loss or damage occurred prior to inception of the policy.
2. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
3. Where the batch number of damaged tyre(s) is different than the make, model or batch number specified in the Schedule.
4. Tyre(s)/Rim(s) with scratches, noise and vibrations that do not affect product function or performance and/ or damages which are consequential in nature.
5. Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear, operating methods not mentioned in the owner's manual and approved by the manufacturers of Insured Vehicle.
6. Any loss or damage due to loosening of rims or corrosion and/or oxidation of the wheel rim(s) of the Insured Vehicle
7. Any loss or damage that results from poor workmanship and running of the vehicle with deflated tyre(s) and /or due to improper storage and/or transportation of insured vehicle.
8. Any loss or damage arising due to theft of tyre(s)/ rim(s) and/ or illegal activities and are fraudulent in nature.
9. Any loss or damage resulting from hard driving due to race or rally and/or illegal activities and are fraudulent in nature.
10. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation of the Insured Vehicle except in relation to loss as covered above.
11. Expenses related to personal injury or property damage arising out of damage to the tyre(s)/ rim(s) of the Insured Vehicle.
12. Any expenses incurred on towing, safeguarding and/or repair and replacement labour charges of the Insured Vehicle arising out of damage to the tyre(s)/rim(s) of the Insured Vehicle.
13. Any loss or damage to wheel accessories, suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the tyre(s)/rim(s) of the Insured Vehicle.

14. Replacement of non-damaged rims for the purpose of matching it with a set of rims.
15. Any loss or damage to suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the rim(s) of the Insured Vehicle.
16. Any form of damage resulting from a collision or any accidental fire or theft damage to the Insured Vehicle.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.