

Private Auto Insurance - Add On Covers

TA03. Courtesy/hire car

This cover is applicable if it is shown on *Your* schedule.

What is Covered

We will arrange for the *Courtesy /Hire car* to reduce *Your* inconvenience if insured Vehicle is damaged by a covered peril mentioned in section 1 (Own damage) of the policy.

A *Courtesy / Hire car* is not intended to be an exact replacement of Vehicle in terms of its size, segment, type, value or status.

Courtesy / Hire car will be made available within 24 hours of Vehicle reaching the garage or the time of intimation of claim to *Us*, whichever is later excluding weekends/national holidays, provided time required for repair of Vehicle is greater than 24 hrs or it is a claim for total loss / theft of entire vehicle. *Company* will pay for the *Courtesy / Hire car* for a maximum period of 10 days in case of repair claim and 15 days in case of theft/total loss claim during the *Period of insurance*. In case of theft, if the vehicle is recovered earlier, then *Our* liability to pay under this cover ends on the day police authority informs *You* to take delivery of the vehicle plus 2 days.

Courtesy / Hire car will be provided for 8 hrs or 80 Km per day whichever is less. The terms and conditions of the *Hire Car Company* will apply. *You* will be given a copy of the *Hire Car Company's* terms and conditions when the hire car is delivered to *You*.

Your entitlement of *Courtesy / Hire car*, in case of repair claim, will be for the duration *Your* Vehicle is in garage for repair and shall end on the day garage intimates *You* about completion of repair and readiness of the Vehicle for delivery irrespective of claim settlement is intimated or not subject to the following;

1. Time taken for repair in respect of damages not admissible under section 1 of the policy (as agreed between *You*, surveyor & garage workshop manager) would be excluded for the purpose of computation of duration for which *Courtesy / Hire Car* will be provided.
2. Period for which vehicle is stuck for repair for non availability of any part and / or material at garage would be excluded for the purpose of computation of duration for which *Courtesy / Hire car* will be provided.

If *We* are unable to provide *You* a *Courtesy/Hire car* then *We* will pay *Your* travel cost of Rs(refer schedule) per day for the period determined as above.

What is not Covered

We will not provide *You* with a *Courtesy / Hire car*

1. If *You* are only claiming for windscreen or any other glass damage under section 1 (Own damage) of the policy.

2. If Vehicle is not repaired at our *Authorised Garage / Authorised workshop / Authorised service station*.
3. If claim under section 1 (Own damage) is not valid and admissible.
4. If time taken for repair is in respect of damages not admissible under section 1 (Own damage) of the policy.

TA16. Engine Secure

This cover is applicable if it is shown on *Your* schedule

What is covered:

We will pay *You* repair and replacement expenses for the loss or damage to -

1. Internal parts of the engine
2. Gear Box, Transmission or Differential Assembly

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine / respective assembly.

We will also pay for the lubricating oils / consumables used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

What is not covered:

We shall not indemnify *You* under this endorsement in respect of –

1. Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance / preventive maintenance.
2. Any aggravation of loss or damage including corrosion due to delay in intimation to us and / or retrieving the vehicle from water logged area.
3. Ageing, depreciation, wear and tear.

Special Condition:

Claim under this endorsement will be admissible only if –

1. In case of water damage, there is an evidence of vehicle being submerged or stopped in a water logged area.
2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
3. Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.
4. *You* have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by *You*.

Deductible:

[We](#) shall not be liable for each and every claim under this coverage in respect of deductible stated in the schedule.

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

TA17. Tyre Secure

This cover is applicable if it is shown on [Your](#) schedule

What is covered

[We](#) will cover expenses for repair and / or replacement, as may be necessitated arising out of accidental loss or damage to tyres and tubes.

In any situation company's liability would not exceed the following, basis the unused tread depth of respective tyre (not applicable if Full cover is opted) -

- Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
- Unused tread depth of ≥ 3 to <5 mm – 50% of cost of new tyre and / or tube
- Unused tread depth of ≥ 5 to <7 mm – 75% of cost of new tyre and / or tube
- Unused tread depth of ≥ 7 mm – 100% of cost of new tyre and / or tube

Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.

Whenever replacement of tyre will be allowed it will be of the same make and specification and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then [We](#) will not be liable for betterment charges. Maximum of 4 (four) replacements will be allowed during the [Period of insurance](#).

If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy, [Our](#) liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

What is not covered

1. If vehicle is not repaired at Authorised garage.
2. loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
3. any loss or damage within first 15 days of inception of the policy.
4. any loss or damage occurred prior to inception of the policy
5. any loss or damage resulting into total loss of the vehicle

6. routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
7. loss or damage to wheel accessories, any other parts or rim.
8. theft of tyre(s) / tube(s) or its parts, accessories without vehicle being stolen or theft of entire vehicle
9. if the tyre(s) / tube(s) being claimed is different from tyre(s) insured / supplied as original equipment along with the vehicle unless informed to us and mentioned / endorsed on the policy.
10. fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
11. loss or damage arising out of improper storage or transportation
12. any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance.
13. loss or damage arising out of modifications not approved by tyre manufacturer
14. loss or damage resulting from hard driving due to race, rally or illegal activities.
15. loss or damage due to neglect of periodic maintenance as specified by manufacturer.
16. loss or damage resulting from poor workmanship while repair.
17. loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
18. minor damage or scratch not affecting the functioning
19. tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.

Important Conditions

1. If **You** make a fraudulent claim which is declined as per para 10 of "What We will not cover", coverage under this section shall cease with immediate effect.
2. If during the **Period of insurance** any tyre is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre would not be available unless details of new tyre are informed to **Us**.
3. In case of replacement of tyre for which a claim is preferred under the coverage, replaced tyre can be included by way of endorsement by paying requisite premium.
4. All claims must be made within 3 working days of damage.
5. **You** must take all reasonable steps to avoid loss or damage to tyre(s). **You** must not continue to drive the vehicle after any damage or incident if this could cause further damage to the tyre(s).

TA18. Consumable Expenses:

This cover is applicable if it is shown on **Your** schedule

What is covered

We will cover cost of consumables required to be replaced/replenished arising from an accident to the insured vehicle. Consumable for the purpose of this cover shall include engine oil, gear box oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, break oil, air conditioner gas and items of similar nature excluding fuel.

What is not covered

1. Any consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
2. If there is no valid and admissible claim under section I (Own Damage) of the policy.
3. If vehicle is not repaired at Authorised garage.

Definitions:

1. **We, Us, Our, Ourselves** means the Tata AIG General Insurance Co. Ltd.
2. **You, Your, Yourself** – Means or refers to the person or persons described in the Schedule as the insured. In case schedule refers to an entity other than individual, then representative of such an entity would be deemed as **You, Your, Yourself**.
3. **Constructive Total Loss** – A vehicle will be considered to be a Constructive Total Loss (CTL), where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and conditions of the policy exceed 75% of the Sum Insured.
4. **Courtesy/Hire car** – A vehicle provided to the insured by the hire car company.
5. **Hire car Company** – Company which is engaged in the business of letting out cars on hire and has provided vehicle to the insured as per their terms and conditions.
6. **Authorized workshop / garage / service station** – A motor vehicle repair workshop / garage / service station authorized by us.
7. **Daily Allowance** – Fixed amount to be paid for the purpose of meeting the cost of hired transport.
8. **Family** – You, Your spouse, Your children, Your parents and any other person residing with you without paying a commercial rent.
9. **Break-in** - means to enter someone's vehicle illegally by actual force or violence of which there shall be visible marks made at the place of such entry by electricity or chemicals as well as by tools or explosives, usually with the intent to steal or commit a violent act.
10. **Lost or Stolen** means having been inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.
11. **Period of insurance** - The period of time stated in the schedule for which the policy is valid and operative