

Add on covers for Motor Private Car Package Policy: UIN IRDAN123P0003V02100001

Loss of Key Cover: UIN IRDAN123A0006V01201617

In consideration of payment of additional premium, insured will be reimbursed the actual cost incurred towards repair / replacement of the keys and / or new lock set and / or Total replacement of lock mechanism due to theft or burglary or damage to keys and key mechanism of the insured vehicle including installation cost of the same.

This is subject to submission of:

- a) **Original First Information Report (FIR) with the Policy Authorities for verification in case of burglary or theft.**
- b) **Original bills for expenses incurred to obtain duplicate key(s) from manufacturer/authorized dealer of manufacturer for material and labour costs.**

The Sum Insured for this cover will be equal to the replacement cost of the keys and / or new lock set and / or Total replacement of lock mechanism.

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

Consumables Plus cover: UIN IRDAN123A0007V01201617

In consideration of payment of additional premium, the company hereby undertakes to reimburse cost of consumable items actually consumed and utilized for repairing the accidental damages / losses i.e. those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use. Such Consumable Items will include nuts and bolts, screw, oil filter, fuel filter, bearings, washers, clips, wheel balancing weights, grease, wheel bearings, distilled water, engine oil, gear-box oil, power steering oil, AC gas oil, air conditioner refrigerant, battery electrolyte, wind-shield washer fluid, radiator coolant, oil filter, fuel filter, air filter element, brake oil, coolant and items of similar nature.

Consideration of this benefit is subject to subsistence of a valid Own Damage claim under Section -1 (Own Damage Section) of the policy.

Specific exclusions:

Insurance Company is not liable for payment of any claims of the following nature:

- 1. Losses or damages covered under Manufacturer warranty or recall campaign**
- 2. Any claims related to loss or damage due to normal wear and tear.**

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

EMI Cover: UIN IRDAN123A0008V01201617

In consideration of payment of additional premium, the insured will be paid regular Equated Monthly Instalment (EMI) payable to the financier of the vehicle recorded in our books due to an accident involving the insured vehicle. Benefit under this cover can be availed based on option exercised by the insured subject to the following terms:

Special Conditions:

- A) Claim under section 1 (Own Damage Cover) for accidental damages should be an admissible claim.**
- B) Number of monthly installments payable will depend on option exercised by the insured and is subject to repair time exceeding the Time Excess specified for each option.**
- C) Time Excess will be reckoned from the date of registration of claim by Insurance Company to the time of completion of repairs by repairer for Partial Loss.**
- D) Time Excess will not be applicable in case of Total Loss / Constructive Total Loss/ Theft Claim and EMI(s) will be paid as per option exercised by the Insured.**

Specific Exclusions:

- **Company is not liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.**

The following options are available to the insured to select:

Option	Number of monthly installment payable by the Company	Time excess in days beyond which company is liable to pay. Time excess will be reckoned from the date of registration of claim by Insurance Company to the time of completion of repairs by repairer	Limit of liability (Rs.)
A	1	5 days	1*EMI
B	1	10 days	1*EMI
C	1	15 days	1*EMI
D	1	20 days	1*EMI
E	1	25 days	1*EMI
F	1	30 days	1*EMI
G	2	30 days	2*EMI
H	2	35 days	2*EMI
I	2	40 days	2*EMI
J	2	45 days	2*EMI
K	2	50 days	2*EMI
L	2	55 days	2*EMI
M	2	60 days	2*EMI

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

Conveyance Allowance: UIN IRDAN123A0009V01201617

In consideration of payment of additional premium, the company will pay a fixed allowance per day as per the option exercised by insured, during the period of non-availability of insured Vehicle following loss or damage to the insured Vehicle. Company will pay amount provided a valid claim for loss or damage is admitted under "Own Damage" section of the Policy (Section 1).

Time Excess period	Estimated number of days in garage per policy period				
	up to 5 days	up to 10 days	up to 15 days	up to 20 days	up to 30 days
0 day	Fixed Allowance (Rs.) per day – Multiples of Rs.100				
1 day					
2 days					
3 days	Not Applicable	Fixed Allowance (Rs.) per day – Multiples of Rs.100			
4 days					
5 days					

Time Franchise period	Estimated number of days in garage per policy period				
	up to 5 days	up to 10 days	up to 15 days	up to 20 days	up to 30 days
0 day	Fixed Allowance (Rs.) per day – Multiples of Rs.100				
1 day					
2 days					
3 days					
4 days					
5 days					

Special conditions:

- 1. Eligible number of days for partial losses will be the number of days calculated from the date of entrustment of vehicle to repairer for repairs to the date of delivery of repaired vehicle subject to Time Excess or Time Franchise benefit option exercised by the Insured.**
- 2. Option I – Time Excess Benefit - Claim under this option will be considered for payment for the number of days exceeding the excess period upto the maximum eligible number of days chosen or date of delivery of the repaired vehicle, whichever is earlier. Insurer will not be liable for claims upto Excess period.**
- 3. Option II – Time Franchise Benefit - Claim under this option will be considered for payment for the total number of days reckoned from the date of entrustment of vehicle to repairer to the date of delivery of repaired vehicle or maximum eligible days chosen whichever is earlier provided the number of days the insured vehicle lying in the Garage exceeds the excess period chosen by the Insured.**

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- 4. In case of Total Loss / Constructive Total Loss, Company will pay daily allowance from the date of accident / loss upto a maximum eligible number of days.**
- 5. In case of theft claim, Company will pay daily allowance from the date of intimation of claim upto a maximum eligible number of days.**

Allowance payable for Partial Loss / Total Loss / Constructive Total Loss / Theft is dependent on the option exercised by the Insured.

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

Hydrostatic Lock Plus Cover: UIN IRDAN123A0010V01201617

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to repair or replace parts of engine or gear box or differential assembly including packing kit & under body damage due to ingress of water into the vehicle covered under this policy or due to leakage of lubrication or loss or damage to engine cooling system. This cover is subject to the following terms and conditions:

1. **Claim due to water damage cover is payable only if there is an evidence of the insured vehicle being submerged or having stopped in water logged area.**
2. **Claim has to be intimated to the insurance company immediately.**
3. **All reasonable precautions are taken to protect the vehicle to avoid aggravation of damages / loss.**
4. **The replacement value which is the cost of a new engine or gear box or differential assembly shall be subject to depreciation based on age of the vehicle as per policy terms.**

Specific exclusions

Insurance company is not liable for payment of any claims of the following nature:

1. **Cost of Lubricating oils or coolant used in the assembly.**
2. **Losses or damages covered under Manufacturer warranty or recall campaign.**
3. **Increase in loss or damage including corrosion due to delay in intimation of claim beyond seven (7) days from date of loss.**
4. **Any claims related to loss or damage due to normal wear and tear.**

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

Vehicle Replacement Advantage Cover: UIN IRDAN123A0011V01201617

In consideration of payment of additional premium for this cover, it is hereby agreed that the insured vehicle and the declared accessories are insured for the value of new replacement cost with all applicable taxes and charges paid for the insured vehicle on the date of total loss including registration charges incurred for the vehicle, Road Tax and total insurance cost of this policy availed with us and in force on the date of accident. This cover is subject to the following terms and conditions:

1. **Benefit under this cover is available only in the event of total loss of the vehicle due to an accident, theft or Constructive Total Loss (CTL) as defined in the policy.**
2. **It is not mandatory to replace the vehicle.**
3. **No imposed excess is applicable for this cover.**
4. **Compensation payable under this cover will be the total cost incurred towards insurance of this policy availed with us and in force on the date of accident, road tax and registration cost incurred with the transport authorities for the insured vehicle and the Show-room value of brand new vehicle with all applicable taxes and charges of same make, model and variant with identical features and specifications on the date of loss. If identical vehicle is not available for sale, then the last available Ex-Showroom price of the insured vehicle with all applicable taxes and charges will be paid along-with registration charges, Road Tax paid for the insured vehicle and total insurance cost of this policy availed with us and is in force on the date of accident.**
5. **Company is not liable for any other financial dues of the insured in respect of the vehicle covered.**
6. **This benefit is available for the vehicles upto 6 years of age.**
7. **No depreciation will be applied to assess the loss in the event of Total Loss (TL) or Constructive Total Loss (CTL).**
8. **Any disbursement under this cover will be full and final settlement of our liability under the Motor Insurance Policy and The Motor Insurance policy shall expire on settlement of the claim under this cover.**

For the purpose of this Add-on cover, Total Insurance Cost will include the Premium paid towards Own Damage Cover, Third Party Liability, Add-on Cover premium and Service Tax paid for the Motor Private Car Package policy availed with us and is in force on the date of accident.

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

