

Optional Add-on cover on payment of additional premium

Chola Value Added Services – MCV Package Policy for Goods Carrying Vehicles

– UIN IRDAN123A0009V01201718

In consideration of payment of additional premium, the following services will be offered to Insured:

Sl. No.	Benefits	Maximum Events per year	Distance Limit per event	Max. payable Assistance cost each Service per event
1	On site minor repair			
a	Battery Jumpstart	2	150 Kms	Rs.3000
b	Minor electrical work	2	150 Kms	Rs.3000
c	Clutch setting	2	150 Kms	Rs.3000
d	UJ Cross replacement	2	150 Kms	Rs.3000
e	Fuel line bleeding	2	150 Kms	Rs.3000
f	Brake setting	2	150 Kms	Rs.3000
g	Fan belt replacement	2	150 Kms	Rs.3000
h	Setting of gear lever	2	150 Kms	Rs.3000
2	Towing for Non Accidental Breakdown	2	150 Kms	Rs.4500
3	Towing for Accidental Cases	2	150 Kms	Rs.4500
4	Aggregate transfer Assistance	2	150 Kms	Rs.3000
5	Load Transfer	No limits	No limits	No limits
6	Arrangement of alternate vehicle	No limits	No limits	No limits
7	Flat Tyre Replacement	No limits	150 Kms	Rs.5000
8	Fuel Delivery (Cost of fuel payable)	No limits	150 Kms	Rs.600
9	Medical and Legal Co-ordination	No limits	No limits	No limits

1. On Site Minor Repair

a. Battery Jumpstart:

If the Covered Vehicle does not start due to the battery being discharged, the Facilitator will arrange to jumpstart the battery on receipt of service request from the customer/beneficiary by paying for the labour and travelling expenses of a mechanic to the place where the incident has occurred.

Specific terms applicable to the Service

- This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event
- This service is applicable only for Light Commercial Vehicles
- This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.

Add-on cover wording

Chola Value Added Services – MCV Package Policy for Goods Carrying Vehicle – IRDAN123A0009V01201718

Cholamandalam MS General Insurance Company Limited

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.
Toll Free: 1800 200 5544, Phone No. 044 3044 5400 Fax: 044 3044 5500
E-mail: ID: customercare@cholams.murugappa.com Website: www.cholainsurance.com
PAN AABCC6633K | GSTIN: 33AABCC6633K1ZQ | CIN U66030TN2001PLC047977



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Specific Exclusions applicable to the Service

a. **Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.**

b. Minor Electrical Work

In the event of immobilization of the Covered Vehicle due to electrical breakdown, the Facilitator on receipt of service request from the customer/beneficiary shall proceed with deputation of an electrician to sort out minor electrical problems by paying for the labour and travelling expenses to the place where the incident has occurred.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**
- b. **This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event**

Specific Exclusions applicable to the Service

a. **Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.**

c. Clutch Setting

In the event of Covered Vehicle experiences problem in Gear shifting due to clutch slippage, the Facilitator shall arrange for clutch setting of the vehicle on receipt of service request from the customer by paying for the labour and travelling expenses to the place where the incident has occurred.

Specific terms applicable to the Service

- a. **This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event**

Specific Exclusions applicable to the Service

a. **Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.**

d. UJ Cross Replacement

In the event of immobilization of the Covered Vehicle due to breakage of Universal Joint cross (UJ Cross), the Facilitator shall arrange for replacement of the same on receipt of service request from the customer/beneficiary by paying for the travel expenses to the place where the incident has occurred.

The labour and parts cost of UJ Cross shall be borne by the customer and paid to the Service Provider on the spot.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**

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- b. This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.600/- per event**

e. Fuel Line Bleeding

In the event of immobilization of the Covered Vehicle due to Air Lock in Fuel system, the Facilitator shall arrange for bleeding of Fuel line on receipt of service request from the customer/beneficiary by paying for the labour and travelling expenses to the place where the incident has occurred.

Specific terms applicable to the Service

- a. This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**
- b. This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event**

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.**

f. Brake Setting

In the event of Covered Vehicle experiences problem in braking due to faulty brake setting, the Facilitator shall arrange for brake setting of the vehicle on the service request of the customer/beneficiary by paying for the labour and travelling expenses to the place where the incident has occurred.

Specific terms applicable to the Service

- a. This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event**

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.**

g. Fan Belt Replacement

In the event of immobilization of the Covered Vehicle due to breakage of Fan Belt, the Facilitator shall arrange for replacement of Fan belt on the service request of the customer/beneficiary by paying for the travelling expenses to the place where the incident has occurred.

The labour and parts cost of Fan Belt shall be borne by the customer and paid to the Service Provider on the spot.

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Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**
- b. **This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.600/- per event**

Specific Exclusions applicable to the Service

- a. Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

h. Setting of Gear Lever

In the event of Covered Vehicle experiences problem in Gear shifting due to faulty gear lever setting, the Facilitator shall arrange for gear lever setting of the vehicle on receipt of service request from the customer/beneficiary by paying for the labour and travel expenses to the place where the incident has occurred.

Specific terms applicable to the Service

- a. **This service will be offered for a maximum of 2 events between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.3000/- per event**

Specific Exclusions applicable to the Service

- a. **Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.**

2. Towing for Non Accidental Breakdown:

In the event that the Covered Vehicle is unable to move on its own power due to a breakdown and "On Site" preliminary support is not possible, the Facilitator on receipt of service request from the customer/beneficiary shall arrange and bear the towing expenses of the Covered Vehicle to a nearest workshop or garage within the limits of 150 kms of towing distance from the city covered by the Facilitator or a maximum limit of service cost upto Rs.4500/- per event.

In the events that expenses were to occur in excess of the limit of this service coverage per event, it would be on the account of and under customer's request. These excess amounts shall be payable by customer directly, on the spot to the service provider.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**
- b. **Transfer shall be done using the most suitable equipment available.**

3. Towing for Accidental Cases:

In the event that the Covered Vehicle is immobilized due to an accident and "On Site" preliminary support is not possible, the Facilitator on receipt of service request from the customer/beneficiary shall arrange and bear the towing expenses of the Covered Vehicle to a nearest workshop or garage within the radius of

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150 kms of towing distance from the city covered by the Facilitator or a maximum limit of service cost upto Rs.4500/- per event.

In the events that expenses were to occur in excess of the limit of this service coverage per event, it would be on the account of and under customer's request. These excess amounts shall be payable by customer directly, on the spot to the service provider.

In case of breakdowns due to accidents before activation of services the customer has to confirm that all legal and police formalities arising out of the accident have been taken care of and vehicle is free for towing/ extraction.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**
- b. **Transfer shall be done using the most suitable equipment available.**

4. Aggregate Transfer Assistance

In the event that Covered Vehicle is immobilized due to major aggregate breakdown & "Towing" is not feasible, the Facilitator on the service request from the customer/beneficiary shall arrange for transfer of respective aggregate to nearest authorised workshop or workshop of customer's choice (subject to coverage) for repairs. After repair, the Facilitator shall arrange for transportation of the aggregate back to the breakdown spot and bear the transportation charges upto a maximum limit of service cost upto Rs.3000/- or within the radius of 150 Kms per event of the city covered by the Facilitator.

The cost of aggregate repairs shall be borne by customer. In case of any dispute that a particular event is an eligible case for aggregate transfer or not, the Facilitator will take the final judgment based on the actual condition of the vehicle and conditions at the breakdown site. The Facilitator's decision in this regard would be final and binding to all the parties.

The Facilitator's role is limited to removing the aggregate from the vehicle, transporting it to the workshop, collecting the aggregate from the said workshop after repairs, transporting it back to the breakdown site and refitting it into the covered vehicle.

The Facilitator shall not be responsible for quality of repairs, cost of repairs and/or proper functioning of the aggregate after refitting into the covered vehicle.

For the purpose of this Service, Aggregate shall mean an assembly of parts which can function independently for a predefined purpose eg: Steering Gear Box, Engine Transmission Gear Box etc.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**
- b. **Transfer shall be done using the most suitable equipment available.**

5. Load Transfer

In case the breakdown vehicle is loaded and requires unloading of the goods, the Facilitator on receipt of service request from the Customer/Beneficiary shall coordinate and provide contact details of nearby

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professionals in related field and earnestly try to ensure their first contact, in order to provide convenience to such customers. The Facilitator shall not be held responsible for quality of services.

All monetary or other transactions shall be directly between the customer and the vendor. The Facilitator's role shall end as soon as contact details are provided to the customer. In case such services are not available in that area, the Facilitator shall not be held responsible in any manner, whatsoever.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**

6. Arrangement of Alternate Vehicle

In case of breakdown of the covered vehicle where repair requires a time of immobilization longer than 72 hours, the Facilitator on receipt of service request from the customer/beneficiary shall arrange a suitable Alternate vehicle for the customer/beneficiary.

The service is on payable basis and the Customer/Beneficiary has to pay the applicable service charges directly to the service provider

The vehicle shall be of same class (or lower as may be available) depending on availability of such vehicles around place and time of breakdown.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**

7. Flat Tyre Replacement:

If the Covered Vehicle has a punctured or a burst tyre, the Facilitator on receipt of service request from the customer/beneficiary shall take care of changing it with the spare tyre (stepney) carried in the customer's vehicle, using an approved service provider paying for the labour and travelling expenses of a mechanic to the place where the incident has occurred.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible Vehicles which have been covered under the Scheme.**
- b. **This service will be offered as and when availed by the Customer/Beneficiary between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.5000/- per event**

Specific Exclusions applicable to the Service

- a. **Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.**

8. Fuel Delivery:

If the Covered Vehicle runs out of fuel, the Facilitator shall on receipt of service request from the customer/beneficiary deliver up to 5 litres of fuel (petrol or diesel only) and bear the delivery charges of the fuel.

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Cost of fuel shall be paid by Customer/Beneficiary on the spot to the service provider.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**
- b. **This service will be offered as and when availed by the Customer between the Service Start and end date within a radius of 150 Kms from the city covered by the Facilitator per event subject to a maximum limit of service cost of Rs.600/- per event**

9. Medical and Legal Co-Ordination:

In case of any medical or legal problem arising due to breakdown or accident, the Facilitator shall provide contact details of the nearby professionals in related field and earnestly try to ensure their first contact, in order to provide convenience to such customers. The Facilitator shall not be held responsible for quality of services.

All monetary or other transactions shall be directly between the Customer and service provider. The Facilitator's role shall end as soon as they provide contact details to the Customer over Phone. In case such services are not available in that area, the Facilitator shall not be held responsible in any manner, whatsoever.

Specific terms applicable to the Service

- a. **This service shall be provided only to Immobilised Eligible vehicles which have been covered under the Scheme.**

Definitions

The terms defined below and at other junctures in this documents shall have the meanings ascribed to them wherever they appear and where appropriate

Accident shall mean any sudden, unforeseen and involuntary event caused by external, visible and violent means causing any structural damage to the Covered Vehicle and making it immobilised.

Automatic Inclusion shall mean enrolment of all vehicles for the Value Added Services after the launch of the Scheme, automatically making them eligible for availing the benefits of the Scheme.

Authorised Repair Shop or Garage shall mean the repair shop; workshop or garage duly identified and assigned by the Facilitator to undertake agreed repairs/assistance work on the immobilised Vehicle. Notwithstanding anything under this clause, if the Covered Vehicle requires service at region/ place/ zone not accessible by the Facilitator and/or the vendors and/ or the approved representatives of the Facilitator, then the Customer will be reimbursed by the Facilitator.

Beneficiary shall mean the beneficiary of the Services, including the person driving/ riding the Covered Vehicle at the time of Breakdown/Accident of the Vehicle.

Breakdown shall mean an engineering, mechanical and/or electrical failure in the Eligible Vehicle that may immobilize the Covered Vehicle or may render it unsafe to drive, or where the Covered Vehicle may run out of fuel.

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Customer shall mean a person (natural or legal) residing in India who have purchased this Value Added Services from CHOLA MS on payment of Enrolment Fees and shall accordingly be entitled to receive the Services.

Covered Vehicle shall refer to all the vehicles for which consideration has been paid by the Customer under Automatic Inclusion as long as the said vehicle is a Commercial Vehicle (as defined under Eligible Vehicles)

Enrollment Fee shall mean consideration paid to Chola MS for registering/enrolling the vehicles into the Scheme

Event shall mean a single event of Breakdown or Accident of the Covered Vehicle.

Extraction / Removal shall mean rescue or salvage of a Covered Vehicle from a zone with difficult access to another from where the towing or transfer to an authorised workshop is possible.

Facilitator shall mean a company engaged by Chola MS to provide various services either on their own or with the support of third parties engaged by them to the service receiver.

Immobilisation shall mean any Event or Breakdown or Accident, by virtue of which it may not be safe to drive the Covered Vehicle or where the Covered Vehicle may not be able to move on its own power.

Limits of Service Costs shall refer to the maximum amount of expenses or distances for which the Facilitator shall be responsible for providing the Service to the Service Receiver or Customer.

Place of Residence shall mean the address of the Customer on which the Covered Vehicle may have been registered.

Service Provider shall mean an Authorised Garage, Repairer, Towing Services, Commercial Vehicle Operators, Experts in Medical or Legal professions arranged by the Facilitator to provide the Service

Service Charges shall mean the charges payable by the Customer to the Service Provider for any services, beyond the scope of Services or outside the Territory.

Service Start and End date means the Commencement and Expiry date of the Service Coverage under this Program as specified in the Certificate issued to the Customer.

Service Receivers shall include the Customers, and/or the Beneficiaries riding the Covered Vehicle up to a maximum legal carrying capacity of the vehicle at the time of event that generates the necessity of the assistance.

Territory shall mean the cities and highways which shall be covered under the Scheme and such other cities which may be added from time to time.

Value Added Services or Roadside Emergency Assistance Program or Scheme shall mean the Roadside Assistance Services to be provided to the Covered Vehicle in the Territory in accordance with the terms and conditions set forth below, and according to the limits and services.

These coverages apply from KM0. Understanding by KM0 is that the Customer's Vehicle is covered from the moment customer starts or tries to start the vehicle, thus client is always covered. This service shall be

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provided only immobilized Vehicles which have been covered under this Add-on on payment of additional premium.

TERRITORIAL SCOPE

The Territorial or Geographical scope of this Scheme shall be within the Republic of India. The scope of the services shall cover all Customers enrolled for the Services in entire Republic of India, excluding islands, J&K and North-eastern states.

Assistance shall be provided in all areas accessible by requisite service or recovery vehicles through a proper road, including parking lots, city streets, motorways, national, regional and local roads, as long as the location is not inaccessible to the assistance vehicles. Certain Services shall be provided whenever the vehicle in question is immobilized and cannot be driven on its own power as mentioned herein. However, this service shall not be provided to an immobilized vehicle if it is already at a workshop or a garage.

EXCLUSIONS TO SERVICE COVERAGE

This is a customized Roadside Emergency Assistance Program to help customers in case of emergency situations arising out of accidents and/or electrical or mechanical breakdown to the covered vehicle while on the road. This Program is not a regular service or maintenance Program and does not substitute the need of regular maintenance carried out in the authorized workshops. Also these services shall not be activated in case of trivial problems such as Fuel shortage, Tyre punctures etc.

A vehicle shall not be entitled to these services under the following circumstances and conditions:

1. Vehicle operating in the mining and construction industry like Tippers, Dumpers, Seizure Platforms, Special Carriers etc
2. Any vehicle which has not been maintained regularly as per manufacturer guidelines and thus may not be in roadworthy condition.
3. In any case, if the customer / beneficiary refuses to pay for the services offered on chargeable basis, the vehicle shall be immediately disqualified or shall not be eligible for the service for rest of policy period.
4. Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
 - a. The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
 - b. Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
5. Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
6. Any customer history where customer has twice on prior occasions misused or abused the services.
7. Those accidents or breakdowns that are produced when the Customer or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling them as long as the infraction has been the determining cause of the accident or the causal event of the incident.
8. Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
9. Those happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.
10. Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.

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11. **Vehicle carrying inflammable or hazardous chemicals (HAZCHEM) like but not limited to petroleum products like LPG, Petrol, Diesel, Kerosene, ATF etc, Chemicals like Acids, Benzene, Liquid Nitrogen, Ammonia, etc.**
12. **Events not covered under the Program (but not limited to):**
 - a. **Non-functional horn**
 - b. **Faulty fuel gauge**
 - c. **Non-functional Speedometer**
 - d. **Non-functional Air-conditioning**
 - e. **Vehicle headlights not functional during day time.**
 - f. **Illumination warning lamp of ABS, airbag warning or traction control or any such non-safety related lights/service warnings lights which do not render the vehicle immobilized.**
 - g. **Damaged door glasses or non-functional windows when there are no security or weather risks.**
 - h. **Broken rear-view mirror not obstructing driver's view.**
 - i. **Windscreen wipers turning faulty in fair weather or vehicle running out of windscreen wiper fluid.**

Assistance handling procedure

- ✓ Insured shall call the Facilitator helpline "xxxx xxxx xx" to avail services and furnish the following details to the facilitator at the time of immobilization of Vehicle:
 1. Name
 2. Motor Insurance Policy Number and / or cover note
 3. Vehicle Registration Number
 4. Vehicle Make & Model
 5. Breakdown Location
 6. Policy start date and End date
 7. An indication as to the nature of the problem and Service requested
- ✓ Facilitator will despatch the Services after checking Supplier Network at the place of breakdown
- ✓ Facilitator will send service professional to the insured's location to render necessary services.
- ✓ Facilitator will check with the insured on service arrival and if not will check with the supplier for alternate arrangement
- ✓ Services will be provided on 24 x 7 basis on all the days in a year.

Grievance Redressal:

- If the Insured person is aggrieved in any way due to the following:
 - Facilitator does not respond to the customer at the time of calling,
 - Delay in despatch of services
 - Any dispute on the services offered
 - Any dispute on the amount to paid / payable in addition to what is mentioned in the Add-on cover wording
 - Any other grievance
- the Insured person can contact US with the details of grievance through:

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Our Website: www.cholainsurance.com
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Call us @: 1800 200 5544

In case, if the insured person is not satisfied with the decision of our above Office or have not received responses within 7 days of the complaint, the Insured person can contact our

**Grievance Redressal Officer,
Cholamandalam MS General Insurance Company Limited
Thambu Chetty Street,
Chennai – 600 001.**

In case if the Insured person is not satisfied with our resolution, the Insured person shall contact Ombudsman at the address given in the Policy wording.

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

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