



**CARSHIELD PRIVATE CAR PACKAGE POLICY**

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 insurance hereinafter contained and has paid the premium mentioned in the Schedule as consideration for such insurance in respect of accidental Loss or Damage occurring during the Period of Insurance.

**NOW THIS POLICY WITNESSETH:**

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

**SECTION I - LOSS OF OR DAMAGE TO THE PRIVATE CAR INSURED**

The Company will indemnify the Insured against Loss or Damage to the Private Car insured hereunder and/or its accessories whilst thereon

- i. by fire explosion self ignition or lightning;
- ii. by burglary housebreaking or theft;
- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail inland-waterway lift elevator or air;
- x. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- 1. For all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags - 50%
- 2. For fibre glass components - 30%
- 3. For all parts made of glass - Nil
- 4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

AGE OF PRIVATE CAR	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years.	50%

The Company shall not be liable to make any payment in respect of:-

- (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
- (b) Damage to tyres and tubes unless the Private Car is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.  
and
- (c) any accidental Loss or Damage suffered whilst the Insured or any person driving the Private Car with the knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs.

In the event of the Private Car being disabled by reason of Loss or Damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the Insured but not exceeding in all Rs.1500/- in respect of any one accident.

The Insured may authorise the repair of the Private Car necessitated by Damage for which the Company may be liable under this Policy provided that:

- a) the estimated cost of such repair including replacements, if any, does not exceed Rs.500/-;
- b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c) the Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

**SUM INSURED – INSURED’S DECLARED VALUE (IDV)**

The Insured's Declared Value (IDV) of the Private Car will be deemed to be the 'SUM INSURED' for the purpose of this Policy which is fixed at the commencement of each Policy period for the insured Private Car.

The IDV of the Private Car (and accessories if any fitted to the Private Car) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the Private Car insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The Schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

**THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE PRIVATE CAR**

AGE OF THE PRIVATE CAR	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Insurer and the Insured.

IDV shall be treated as the 'Market Value' throughout the Policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive Total Loss (CTL) claims.

The insured Private Car shall be treated as a CTL if the aggregate cost of retrieval and/or repair of the Private Car, subject to Terms and Conditions of the Policy, exceeds 75% of the IDV of the Private Car.

**SECTION II - LIABILITY TO THIRD PARTIES**

- 1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the Private Car against all sums which the Insured shall become legally liable to pay in respect of:
  - (i) death of or bodily injury to any person including occupants carried in the Private Car (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the Insured.
  - (ii) Damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured.
- 2. The Company will pay all costs and expenses incurred with its written consent.
- 3. In Terms of and subject to the limitations of the indemnity granted by this Section to the Insured, the Company will indemnify any driver who is driving the Private Car on the Insured's order or with Insured's permission provided that such driver shall as though he/she was the Insured observe fulfill and be subject to the Terms Exceptions and Conditions of this Policy in so far as they apply.
- 4. In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in Terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the Insured observe fulfill and be subject to the Terms Exceptions and Conditions of this Policy in so far as they apply.
- 5. The Company may at its own option
  - A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
  - (B) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

**AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY**

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

**APPLICATION OF LIMITS OF INDEMNITY**

In the event of any accident involving indemnity to more than one person any limitation by the Terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the Insured.

**SECTION III - PERSONAL ACCIDENT COVER FOR OWNER-DRIVER**

The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the Owner-Driver of the Private Car, in direct connection with the Private Car insured or whilst driving or mounting into/dis-mounting from the Private Car insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Details of Injury	Scale of Compensation
i) Death	100% of CSI
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of CSI
iii) Loss of one limb or sight of one eye	50% of CSI
iv) Permanent Total Disablement from injuries other than named above	100% of CSI

CSI - Capital Sum Insured

Provided always that

- A) compensation shall be payable under only one of the items (i) to (iv) above in respect of the Owner-Driver arising out of any one occurrence and the total liability of the Insurer shall not in the aggregate exceed the sum of Rs. 2 lakhs during any one Period of Insurance.
- B) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) such compensation shall be payable directly to the Insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the Insured.

This cover is subject to

- (a) the Owner-Driver is the registered owner of the Private Car insured herein;
- (b) the Owner-Driver is the Insured named in this Policy.
- (c) the Owner-Driver holds an effective driving licence, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

#### GENERAL EXCEPTIONS

(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1. any accidental Loss or Damage and/or liability caused sustained or incurred outside the Geographical Area;
2. any claim arising out of any contractual liability;
3. any accidental Loss Damage and/or liability caused sustained or incurred whilst the Private Car insured herein is
  - (a) being used otherwise than in accordance with the 'Limitations as to Use' or
  - (b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4. (i) Any accidental Loss or Damage to any property whatsoever or any Loss or expense whatsoever resulting or arising therefrom or any consequential loss
  - (ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
5. Any accidental Loss or Damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. Any accidental Loss Damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike Operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental Loss Damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

#### DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - I (Loss of or Damage to the Private Car insured) of this Policy in respect of the deductible stated in the Schedule.

#### CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental Loss or Damage in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name

of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

3. The Company may at its own option repair/reinstatement or replace the Private Car or part thereof and/or its accessories or may pay in cash the amount of the Loss or Damage and the liability of the Company shall not exceed:
  - (a) for Total Loss/Constructive Total Loss of the Private Car - the Insured's Declared Value (IDV) of the Private Car (including accessories thereon) as specified in the Schedule less the value of the wreck.
  - (b) for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the Private Car - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
4. The Insured shall take all reasonable steps to safeguard the Private Car from Loss or Damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the Private Car or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the Private Car shall not be left unattended without proper precautions being taken to prevent further Damage or Loss and if the Private Car be driven before the necessary repairs are effected any extension of the Damage or any further Damage to the Private Car shall be entirely at the Insured's own risk.
5. The Company may cancel the Policy on the grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation by the insured, by sending seven days notice by recorded delivery to the Insured at the Insured's last known address and in such event, the company will return to the Insured the premium paid less the pro rata portion thereof for the period the Policy has been in force. Or the Policy may be cancelled at any time by the Insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the Policy, the Insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the Company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specially designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the Private Car is transferred, the Policy cannot be cancelled unless evidence that the Private Car is insured elsewhere is produced.
6. If at the time of occurrence of an event that gives rise to any claim under this Policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
7. If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute/difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the Loss or Damage shall be first obtained. It is also hereby expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. The due observance and fulfillment of the Terms, Conditions and Endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be Conditions precedent to any liability of the Company to make any payment under this Policy.
9. In the event of the death of the sole Insured, this Policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this Policy (whichever is earlier). During the said period, legal heir(s) of the Insured to whom the custody and use of the Private Car passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance Policy for the Private Car.

Where such legal heir(s) desire(s) to apply for transfer of this Policy or obtain a new Policy for the Private Car such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the Insured
- b) Proof of title to the Private Car
- c) Original Policy.

**NO CLAIM BONUS**

Relating to Section I - Loss of or Damage to the Private Car No Claim Bonus, wherever applicable, will be as per the following table.

Claims position on Section I (Loss of or Damage to the Private Car Insured) premium	% of discount on Section (Loss of or Damage to the Private Car Insured) premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

If a claim is made under Section I Loss of or Damage to the Private Car the No Claim Bonus discount reverts to nil at the next renewal. Thereafter, NCB if any earned, will be in Terms of the above table.

No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.

**Sunset Clause:** If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full Policy period of 12 months) an Insured becomes entitled to an NCB of 55% or 65% in Terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the Policy, in which case the NCB will revert to 'Nil' at the next renewal. Thereafter, NCB if any earned, will be in Terms of the above table.

**ENDORSEMENTS**

(Only the Endorsements mentioned in the Schedule shall form part of the Policy)

**IMT. 1. EXTENSION OF GEOGRAPHICAL AREA**

In consideration of the payment of an additional premium of Rs. .... it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the ...../...../..... to the ...../...../..... (both days inclusive) be deemed to include \*

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured / injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

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

NOTE :- Insert Nepal/ Sri Lanka/ Maldives/ Bhutan/ Pakistan/Bangladesh as the case may be.

**IMT.2. AGREED VALUE CLAUSE (APPLICABLE ONLY TO VINTAGE CARS)**

It is hereby declared and agreed that in case of TOTAL LOSS/CONSTRUCTIVE TOTAL LOSS of the Vintage Car insured hereunder due to a peril insured against, the amount payable will be the Insured's Declared Value (IDV) of the vehicle as mentioned in the Policy without deduction of any depreciation.

It is further declared and agreed that in case of partial loss to the vehicle, depreciation on parts replaced will be as stated in Section I of the Policy.

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

**IMT. 3. TRANSFER OF INTEREST**

It is hereby understood and agreed that as from ...../...../..... the interest in the policy is transferred to and vested in ..... of ..... carrying on or engaged in the business or profession of ..... who shall be deemed to be the insured and whose proposal and declaration dated ..... /...../..... shall be deemed to be incorporated in and to be the basis of this contract.

Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this policy has been vested in any previous Insured shall accrue to the benefit of .....

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

**IMT.4. CHANGE OF VEHICLE**

It is hereby understood and agreed that as from ...../...../..... the vehicle bearing Registration Number ..... is deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein-

Regd. No.	Engine/ Chassis No.	Make	Type of Body	C.C.	Year of Manufacture	Seating Capacity including Driver	IDV

In consequence of this change, an extra / refund premium of Rs..... is charged/ allowed to the insured.

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

**IMT.5. HIRE PURCHASE AGREEMENT**

It is hereby understood and agreed that the financier as specified in the Schedule (hereinafter referred to as the Owners) are the Owners of the Private Car insured and that the Private Car insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the Insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such Loss or Damage to the Private Car insured as cannot be made good by repair and/or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the Private Car insured and their receipt shall be a full and final discharge to the Insurer in respect of such Loss or Damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the Owner-Driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the Owner-Driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the Insurer respectively under or in connection with this Policy.

Subject otherwise to the Terms Exceptions Conditions and limitations of this Policy.

**IMT.6. LEASE AGREEMENT**

It is hereby understood and agreed that the lessor specified in the Schedule (hereinafter referred to as the Lessors) are the Owners of the Private Car insured and that the Private Car insured is the subject of a Lease Agreement made between the Lessor on the one part and the Insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such Loss or Damage to the Private Car insured as cannot be made good by repair and/or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the Private Car insured and their receipt shall be a full and final discharge to the Insurer in respect of such Loss or Damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this Policy is issued to the Insured specified in the Schedule as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the Insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the Insured to the Lessors, of his rights benefits and claims under this Policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the Insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the Owner-Driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the Owner-Driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights and liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

Subject otherwise to the Terms Exceptions Conditions and limitations of this Policy.

**IMT.7. VEHICLES SUBJECT TO HYPOTHECATION AGREEMENT**

It is hereby declared and agreed that the Private Car insured is pledged to/ hypothecated with the Pledgee as specified in the Schedule (hereinafter referred to as the "Pledgee") and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such Loss or Damage to the Private Car insured as cannot be made good by repair and/or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the Private Car insured and their receipt shall be a full and final discharge to the Insurer in respect of such Loss or Damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the Owner-Driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the Owner-Driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

Subject otherwise to the Terms Exceptions Conditions and limitations of this Policy.

**IMT.8. DISCOUNT FOR MEMBERSHIP OF RECOGNISED AUTOMOBILE ASSOCIATIONS**

It is hereby understood and agreed that in consideration of the Insured's membership of the recognized Automobile Association stated in the Schedule a discount in premium is allowed to the Insured hereunder.

It is further understood and agreed that if the Insured ceases to be a member of the above mentioned Association during the currency of this Policy the Insured shall immediately notify the Insurer accordingly and refund to the Insurer a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

Subject otherwise to the Terms Exceptions Conditions and limitations of the Policy

**IMT.9. DISCOUNT FOR VINTAGE CARS  
(Applicable to Private Cars only)**

It is hereby understood and agreed that in consideration of the insured car having been certified as a Vintage Car by the Vintage and Classic Car Club of India, a premium discount as stated in the schedule, is allowed to the insured.

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

\*Amount calculated as per tariff provision is to be inserted. For mid-term certification as Vintage Car pro-rata proportion of tariff discount for the unexpired period is to be inserted.

**IMT.10. INSTALLATION OF ANTI-THEFT DEVICE**

In consideration of certification by the Automobile Association stated in the Schedule that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the Private Car insured herein a premium discount as stated in the Schedule is hereby allowed to the Insured.

It is hereby understood and agreed that the Insured shall ensure at all times that this Anti-Theft device installed in the Private Car insured is maintained in efficient condition till the expiry of this Policy.

Subject otherwise to the Terms Exceptions Conditions and limitations of the Policy

**IMT.12. DISCOUNT FOR SPECIALLY DESIGNED/MODIFIED VEHICLES FOR THE BLIND, HANDICAPPED AND MENTALLY CHALLENGED PERSONS.**

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the Private Car insured being specially designed /modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the Private Car insured is hereby allowed to the insured.

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

**IMT.15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER**

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 bodily injury as hereinafter defined sustained by the Insured person in direct connection with the Private Car insured or whilst mounting into/dismounting from or traveling in the Private Car 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:-

Details of Injury Scale of Compensation

i) Death	100% of CSI
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of CSI
iii) Loss of one limb or sight of one eye	50% of CSI
iv) Permanent Total Disablement from injuries other than named above	100% of CSI
CSI - Capital Sum Insured	

Provided always that

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Insurer shall not in the aggregate exceed the sum specified in the Schedule during any one Period of Insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) 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.

Subject otherwise to the Terms Exceptions Conditions and limitations of this Policy.

**IMT.16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER**

In consideration of the payment of an additional premium it is hereby understood and agreed that the Insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the Insured and/or the Paid Drivers 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 private car 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: -

Details of Injury	Scale of Compensation
i) Death	100%ofCSI
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of CSI
iii) Loss of one limb or sightof one eye	50% of CSI
iv) Permanent Total Disablement from injuries other than named above	100% of CS

CSI - Capital Sum Insured

Provided always that

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Insurer shall not in the aggregate exceed the sum specified in the Schedule during any one Period of Insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) 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.
- (4) not more persons than seating capacity of the Private Car specified in the Schedule are in the said Private Car at the time of occurrence of such injury. Subject otherwise to the Terms Exceptions Conditions and limitations of this Policy.

**IMT.17. PERSONAL ACCIDENT COVER TO PAID DRIVERS**

In consideration of the payment of an additional premium, it is hereby understood and agreed that the Insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Paid Driver in the employ of the Insured in direct connection with the Private Car insured whilst mounting into/dismounting from or traveling in the insured Private Car 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: -

Details of Injury	Scale of Compensation
i) Death	100%ofCSI
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of CSI
iii) Loss of one limb or sightof one eye	50% of CSI
iv) Permanent Total Disablement from injuries other than named above	100% of CS

**Provided always that**

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Insurer shall not in the aggregate exceed the sum specified in the Schedule during any one Period of Insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) 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.

Subject otherwise to the Terms Exceptions Conditions and limitations of this Policy.

**IMT.19. COVER FOR VEHICLES IMPORTED WITHOUT CUSTOMS DUTY**

Notwithstanding anything to the contrary contained in this policy it is hereby understood and agreed that in the event of loss or damage to the vehicle insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle insured is held for repair or in the event of the insurer exercising the option under ..... \* to pay in cash the amount of the loss or damage the liability of the insurer in respect of any such part shall be limited to :-

- (a)(i) the price quoted in the latest catalogue or the price list issued by the Manufacturer or his Agent for the country in which the vehicle insured is held for repair less depreciation applicable;  
OR
- (ii) if no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle insured is held for repair and the amount of the relative import duty less depreciation applicable under the Policy; and
- (b) the reasonable cost of fitting such parts.

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

\* Insert 'Condition 3' in the case of the Private Car and Motorised Two Wheeler Policies and 'Condition 4' in the case of Commercial Vehicles Policy.

**IMT.20. REDUCTION IN THE LIMIT OF LIABILITY FOR PROPERTY DAMAGE**

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the policy the insurers liability is limited to Rs.6000/- (Rupees six thousand only) for damage to property other than the property belonging to the insured or held in trust or in custody or control of the insured. In consideration of this reduction in the limit of liability a reduction in premium of Rs.100/- is hereby made to the insured.

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

**IMT.22. COMPULSORY DEDUCTIBLE**

Notwithstanding anything to the contrary in the Policy it is hereby understood and agreed that the Insured shall bear under Section I of the policy in respect of each and every event (Including event giving rise to a Total Loss/Constructive Total Loss) the first sum as specified in the Schedule (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this Policy and /or of any expenditure by the Insurer in the exercise of his discretion under Condition number 3 of this Policy.

If the expenditure incurred by the Insurer shall include any amount for which the Insured is responsible hereunder such amount shall be repaid by the insured to the Insurer forthwith.

For the purpose of this endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the Private Car insured in respect of which indemnity is provided under this Policy.

Subject otherwise to the Terms Exceptions Conditions and limitations of this policy.

**IMT.22. A VOLUNTARY DEDUCTIBLE**

It is hereby declared and agreed that the Insured having opted a voluntary deductible as specified in the Schedule a reduction in premium as stated in the Schedule under Section I of the Policy is hereby allowed. In consideration of the above, it is hereby understood and agreed that the Insured shall bear under Section I of the Policy in respect of each and every event (including event giving rise to a Total Loss/Constructive Total Loss) the first sum as specified in the Schedule (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this Policy and/or of any expenditure by the Insurer in the exercise of his discretion under Condition number 3 of this Policy.

If the expenditure incurred by the Insurer shall include any amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the Private Car insured in respect of which indemnity is provided under this Policy.

Subject otherwise to the Terms Exceptions Conditions and limitations of this Policy.

**IMT.24. ELECTRICAL/ELECTRONIC FITTINGS**

**(Items fitted in the Private Car but not included in the manufacturer's listed selling price of the Private Car)**

In consideration of the payment of additional premium as stated in the Schedule notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insurer will indemnify the Insured against Loss of or Damage to such electrical and/or electronic fitting(s) as specified in the Schedule whilst it/these is/are fitted in or on the Private Car insured where such Loss or Damage is occasioned by any of the perils mentioned in Section I of the Policy.

The Insurer shall, however, not be liable for Loss of or Damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the Insurer hereunder shall not exceed the Insured's Declared Value (IDV) of the item.

Subject otherwise to the Terms Exceptions Conditions and limitations of this Policy.

**IMT. 25. CNG/LPG KIT IN BI-FUEL SYSTEM (Own Damage cover of the kit)**

In consideration of the payment of premium as stated in the Schedule notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insurer will indemnify the Insured in the Terms Exceptions Conditions and limitations of Section 1 of the Policy against Loss and/or Damage to the CNG / LPG kit fitted in the Private Car insured arising from accidental Loss or Damages to the Private Car insured subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the Policy.

Subject otherwise to the Terms Exceptions Conditions and limitations of this Policy.

**IMT.26. FIRE AND/OR THEFT RISKS ONLY**

**(Not applicable for Miscellaneous and Special Types of vehicles rateable under Class -D and Motor Trade Policies under Classes- E, F and G of the Commercial Vehicles Tariff )**

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section II of the Policy is deemed to be cancelled and under Section I thereof the insurer shall only be liable to indemnify the insured against loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils whilst the vehicle is laid up in garage and not in use.

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

NB.(i) In case of Fire Risk only, the words "burglary housebreaking theft" are to be deleted.

NB.(ii) In case of Theft Risk only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

**IMT. 27. LIABILITY AND FIRE AND/OR THEFT**

**(Not applicable for Miscellaneous and Special Types of vehicles rateable under Class -D of the Tariff for Commercial Vehicles)**

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that Section I of the Policy the insurer shall not be liable thereunder except in respect of loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils.

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

NB.(i) In case of Liability and Fire Risks only, the words "burglary housebreaking theft" are to be deleted.

NB.(ii) In case of Liability and Theft Risks only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

**IMT. 28. LEGAL LIABILITY TO PAID DRIVER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED PRIVATE CAR**

In consideration of an additional premium as stated in the Schedule notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insurer shall indemnify the Insured against the Insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any Paid Driver whilst engaged in the service of the Insured in such occupation in connection with the Private Car insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

- (1) this Endorsement does not indemnify the Insured in respect of any liability in cases where the Insured holds or subsequently effects with any Insurer or group of Insurers a Policy of Insurance in respect of liability as herein defined for Insured's general employees;
- (2) the Insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
- (3) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the Terms Exceptions Conditions and limitations of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

**IMT.29. LEGAL LIABILITY TO EMPLOYEES OF THE INSURED OTHER THAN PAID DRIVER WHO MAY BE DRIVING OR TRAVELLING IN THE EMPLOYER'S CAR**

In consideration of the payment of an additional premium as stated in the Schedule notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insurer will indemnify the Insured against the Insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than Paid Drivers) of the within named Insured being carried in or upon or entering in or getting on to or alighting from or driving the Private Car insured.

Provided that in the event of an accident whilst the Private Car insured is carrying more than the number of employees of the Insured (including the driver) as stated in the Schedule the Insured shall repay to the Insurer a rateable proportion of the total amount payable by the Insurer by the reason of this Endorsement in respect of accident in connection with such Private Car insured.

Subject otherwise to the Terms Exceptions Conditions and limitations of this Policy.

**IMT. 30. TRAILERS.**

**( Applicable to Private Cars Only)**

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this policy shall extend to apply to the Trailer (Registration No.....)"

Provided always that -

- \* (a) the IDV of such Trailer shall be deemed not to exceed .....\* \*
- (b) the term "Trailer" shall not include its contents or anything contained thereon.
- (c) such indemnity shall not apply in respect of death or bodily injury to any person being conveyed by the said Trailer otherwise than by reason of or in pursuance of a contract of employment.

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

- \* Delete in the case of Liability to the public Risks only policies.
- \*\* Insert value of trailer as declared at inception of insurance or any renewal thereof.

**IMT.31. RELIABILITY TRIALS AND RALLIES**

**[Private Cars and Motorised Two Wheelers]**

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this Policy is extended to apply whilst the vehicle insured is engaged in .....\* to be held at .....\*..... on or about the date of ...../...../..... under the auspices of .....# Provided that :-

- (a) No indemnity shall be granted by this Endorsement to ..... #
- (b) This Policy does not cover use for organised racing, pace making or speed testing.
- (c) During the course of the .....\* the Insurer shall not be liable in respect of death of or bodily injury to any person being carried in or upon or entering or getting on to or alighting from the vehicle insured at the time of the occurrence of the event out of which any claim arises.

# # It is further understood and agreed that while the vehicle insured is engaged in .....\* the insured shall bear the first Rs.....@ (or any less amount for which the claim may be assessed ) of each and every claim under Section I of this Policy.

Provided that if the insurer shall make any payment in exercise of its discretion under Condition No. 3 of the policy in settlement of any claim and such payment includes the amount for which the insured is responsible by reason of this Endorsement the insured shall repay to the insurer forthwith the amount for which the insured is so responsible.

For the purpose of this Endorsement the expression "claim" shall mean a claim or series of claims arising out of one event.

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

\* To insert the name of the event .

@ To insert Rs. 5000/- for Private cars or Rs. 2500/- for motorised two wheelers. For the duration of the event the deductible under Section 1 of the policy for the purpose of IMT 22 will be the amount stated in IMT 22 or the amount stated herein, whichever is higher.

\*\* To insert the venue of the event.

# To insert the name of the promoters of the event.

# # To delete this entire paragraph in case of Liability Only policies.

**IMT.32. ACCIDENTS TO SOLDIERS /SAILORS/ AIRMEN EMPLOYED AS DRIVERS**

In consideration of the payment of an additional premium of Rs 100/-\* it is hereby understood and agreed that in the event of any Soldier/Sailor/Airman employed by the insured to drive the vehicle insured being injured or killed whilst so employed, this policy will extend to relieve the insured of his liability to indemnify Ministry of Defence under the respective Regulations.

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

\* This additional premium is flat and irrespective of period of insurance not exceeding 12 months. Any extension of the policy period beyond 12 months will call for payment of further additional premium under this endorsement .

**Grievance Redressal:**

In case the Insured Person is aggrieved in any way, the Insured Person may contact the Company at the specified address, during normal business hours for the following grievances:

- a. Any partial or total repudiation of claims by the Company.
- b. Any dispute regard to premium paid or payable in terms of the policy.
- c. Any dispute on the legal construction of the policies in so far as such disputes relate to claims.
- d. Delay in settlement of claims.
- e. Non-issue of any insurance document to customer after receipt of the premium.
- f. Any other grievance.

**WHAT IF I EVER NEED TO COMPLAIN?**

We hope, of course, that you will never feel the need to complain. Nevertheless, sometimes things do go wrong. When they do, we want to know straight away, so we can put them right as quickly as possible, and take steps to make sure they don't happen again.

In all instances, call our Customer Services at our Chennai office at 1860 425 0000 or e-mail at customer.services@royalsundaram.in or write to us at "Sundaram Towers" 45 & 46, Whites Road, Chennai 600 014

In case your complaint is not resolved by us or you are not satisfied with the resolution, you may approach:

- 1) Insurance Ombudsman who is available in 12 cities in India. For further details you may visit our web site www.royalsundaram.in or www.irdaindia.org
- 2) IRDA's Consumer Affairs department- e-mail: nonlifecomplaints.pvt@irda.gov.in