



**Royal Sundaram General Insurance Co. Limited**  
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**IRDAI Registration Number – 102 | CIN-U67200TN2000PLC045611**

### **Voluntary Deductible Clause (Standalone Motor Own Damage Policy – Private Car)**

It is by declared and agreed that the insured having opted a voluntary deductible of Rs. ....\* a reduction in premium of Rs. .... \*\* under Section 1 of the policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss ) the first Rs.....\*\*\* (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 no ....# 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 vehicle insured in respect of which indemnity is provided under this policy.

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

\* To insert voluntary deductible amount opted by the insured

\*\* To insert appropriate amount relating to the voluntary deductible opted

\*\*\* To insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured as in G.R. 40.

# To insert policy condition No. 3 of the tariff for private car

Insured can opt for voluntary deductible amount ranging from Rs 1,500 to 15,000.

Pricing: The discount will be as per the existing tariff grid along with the two additional slabs included.