

## PRIVATE CAR - ROAD SIDE ASSISTANCE ADD ON COVER

### (For Private Car Package/Own Damage/Bundled policy customers)

#### What is covered?

Notwithstanding anything to the contrary contained in section I of this Policy, and provided additional premium has been paid by the insured, the Insurer shall provide the Insured, upon request, with any one or more of the following emergency assistance services during the Policy Period as per plan selected in the Policy schedule, in any area/location where the Insurer has its presence through its network garages or through the network of the service providers:

#### Applicable for all Plans (A & B)

- 1. Repair on the spot :** In the event of the Insured Vehicle is immobilized due to a minor mechanical/electrical breakdown, the Insurer shall assist the Insured by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs on the spot. The expenses on labour cost and conveyance cost shall be borne by the Insurer.
- 2. Battery jump start:** In the event of the Insured Vehicle is immobilized due to a run-down battery, the Insurer shall arrange for a vehicle technician to jump start the Insured Vehicle through appropriate means. Provided always that any cost of charging/replacement of battery shall be borne by the Insured and all labour and conveyance costs, towards battery jump start assistance, shall be borne by the Insurer.
- 3. Flat Tyre:** In the event of the Insured Vehicle being immobilized due to a flat tyre, the Insurer shall assist the Insured by organizing for a vehicle technician to replace the flat tyre with the spare Stepney tyre of the vehicle at the location of breakdown. If the replacement of tyre is not possible at the place of breakdown, the service provider will arrange to take the flat tyre to the nearest place of repair and deliver the tyre back to the place of breakdown and attach it to the Insured Vehicle.

All the incidental charges for transporting the tyre to the repair shop and repair cost shall be borne by the insured.

- 4. Emergency Towing on breakdown/accident:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Insurer would provide appropriate towing services to the nearest garage (within a radius of 50 km from the location of the breakdown/accident), provided always that any charges for a distance beyond 50km mentioned herein shall be borne by the Insured.
- 5. Fuel supply:** In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, the Insurer would arrange for supply of up to five litters of fuel, at the location of the breakdown. Provided always that all costs relating to labour and conveyance would be borne by the Insurer and all expenses on fuel would be borne by the Insured.

- 6. Lost keys:** In the event of the Insured losing the keys of the Insured Vehicle, the Insurer shall arrange for pickup and delivery of the spare keys of the Insured Vehicle to the place where the Insured Vehicle is located. Alternatively, the Insurer shall provide the service of unlocking the Insured Vehicle with the help of vehicle technicians at the location of the Insured Vehicle. Provided always that all labour and conveyance costs shall be borne by the Insurer and the Insured shall be required to submit an identity proof to prove his/her ownership of the Insured Vehicle, before availing such service. Provided always that this service shall be provided only within a range of 50 km from the residence of the insured mentioned in the policy.
- 7. Pickup of Vehicle in case of Driver disability:** In case of driver suffer a disability and cannot continue the journey, the Insurer shall arrange an alternate driver to pick up the vehicle from the location and transport it to the desired location. Provided always that the cost of the alternate driver will be borne by the Insured.
- 8. Message Relay:** In the event of the Insured Vehicle getting immobilized as a result of an accident and/or breakdown, the Insurer shall arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.
- 9. Arrangement of rental vehicle:** In the event of the Insured Vehicle being immobilized due to a breakdown/accident, the Insurer shall facilitate arrangement for alternative mode of conveyance, from the place of breakdown /accident, to the destination, as desired by the Insured at the time of breakdown/accident. Provided always that the Insured will bear the cost of hiring the alternate conveyance.
- 10. Arrangement of Accommodation:** In the event of the Insured Vehicle being immobilized due to a breakdown/accident, and if the vehicle cannot be repaired / removed from the spot of breakdown/accident on the same day, the Insurer shall facilitate arrangement for hotel accommodation as available in a place near the place of breakdown /accident. The Insurer shall intimate the Insured of all charges payable for such accommodation and all such charges shall be borne by the Insured.
- 11. Referring a Legal Advisor:** In the event of an accident involving the Insured Vehicle as a result of which the Insured requires the services of a legal advisor, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate legal advisor belonging to an area as requested by the Insured. Provided always that:

The breakdown/accident has taken place at least 50 km away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.

The Insurer shall intimate the Insured of all charges payable for the services of such legal advisor and all such charges shall be borne by the Insured.

- 12. Referring a Hospital:** In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires medical care, the Insurer shall arrange for the Insured the telephonic contact details of an appropriate hospital near the location of accident. Provided always that the breakdown/accident has taken place at least 50 km away from the Insured's place of residence, as per the address declared by the Insured at the time of Policy issuance.
- 13. Extraction or Removal of Vehicle:** In event of vehicle is stuck in a ditch/pit/valley, the Insurer will arrange to get the vehicle retrieved and towed to the nearest service centre at no cost to the Insured subject to a maximum limit of Rs. 5,000/-.

**Applicable for Plan B Only**

- 14. Taxi Benefits:** In the event of the Insured's vehicle being immobilized due to an accident/breakdown, the Insurer shall provide free travel of the occupants of the Insured vehicles for specified number of occupants and up to a distance of 50 kilometres from the spot of immobilisation. Provided always that:

The Insurer will arrange a taxi /bear actuals or reimburse Rs. 3,000/- whichever is less. Any charges for a distance beyond 50 km shall be borne by the Insured. This facility is available only for one event during the policy period.

- 15. Ambulance charges:** In the event of an accident involving the Insured Vehicle as a result of which the Insured and/or any of the travelling passengers requires ambulance to reach nearest hospital, the Insurer shall reimburse the actual ambulance charges subject to a maximum limit of Rs. 5,000/- . This facility is applicable for only one event during the policy period.

- 16. Additional coverage on Towing on breakdown/accident:** In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Insurer would provide appropriate towing services to the nearest garage subject to a maximum limit of Rs. 20,000/-. This additional coverage is over and above 50 km mentioned in emergency towing on breakdown/accident (Sl. No. 4). Any expenses beyond this limit shall be borne by the insured. This facility is applicable for only one event during the policy period.

- 17. Accommodation Benefits:** In the event of the Insured Vehicle is immobilized due to an accident/breakdown, the Insurer shall provide occupants of the Insured Vehicle with a hotel accommodation for one day, for a maximum of Rs. 5,000/- or actuals whichever is less. This facility is applicable for only one event during the policy period.

This cover is subject to

- a. The breakdown/accident has taken place at least 100 km away from the Insured's place of

- Residence, as declared by and noted in the Insurance Policy covering this vehicle.
- b. The required time of repair of the Insured Vehicle exceeds 12 hours from the time of the accident / breakdown.
  - c. Number of persons covered will be as per the registered seating capacity of the vehicle.

In case of Insurer is unable to arrange for this service, the insurer may request the Insured to arrange for accommodation themselves and submit the bill for reimbursement, subject to a maximum of Rs. 5,000/- based on actual cost incurred.

A claim made under this add on cover will not impact the No Claim Bonus eligibility of the Insured. All the terms and conditions in the Base Motor Policy, relating to No Claim Bonus, shall apply.

#### **What is not covered?**

1. This add on cover is not applicable if the damaged vehicle can be safely transferred to nearest garage/ workshop on its own power.
2. All the reimbursements related to ambulance charges are payable only if the insured vehicle has met with an accident and the occupants require medical treatment as advised by a qualified medical practitioner.
3. Claims made under Self Authorization Mode.
4. The services not available in case of Acts of God, earth quake, fire (not caused by the negligence of either party), war, invasion, rebellion, revolt, riot, civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by concerned Government(s) or Government agencies, judicial or quasi-judicial authorities.
5. Any claims where the insured vehicle is being used for the purpose of racing, rallying, motor sports or is not being used/driven in accordance with applicable laws and regulations is excluded.
6. Loss or damage to luggage or other personal effects, that might occur during the services.
7. Geography : Service available across India **excluding islands.**

#### **Cancellation Clause:**

1. This Add on Cover will be cancelled, and no refund of premium will be made if:
  - a. Any claim is fraudulently made
  - b. Any misrepresentation / concealment of facts.
2. The premium will be refunded on pro rata basis/short period basis subject to the cancellation of Own damage policy as per Motor Tariff. No separate cancellation of add on is allowed.
3. If Own Damage policy is cancelled by Insured, premium will be retained/ refunded on short period rates basis (as per the All India Motor tariff).  
If Own damage policy is cancelled by Insurer, premium will be retained/ refunded on Pro-rata basis.