



Royal Sundaram General Insurance Co. Limited
 Corp. Office: Vishranthi Melaram Towers, No.2/319,
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IRDAI Registration Number – 102 | CIN-U67200TN2000PLC045611

Windshield Glass Clause (Standalone Motor Own Damage Policy – Private Car)

What is Covered:

If, the windscreen glass (front and/or rear) of insured's car accidentally breaks and need to be repaired / replaced, we will repair / replace the same without Insured's No Claim Bonus getting affected. This will not be treated as an Own Damage claim and will not affect Insured's No claim bonus next year. This Clause will apply:

1. When only the windshield glass is broken and there are no damages to the vehicle.
2. The vehicle is repaired in a garage / workstation of Our choice within the city where insured resides based on the residential address provided for this insurance. If the windshield glass is repaired / replaced at any other place, the incident will be treated as a separate claim and the No Claim Bonus will be affected.
3. Only for the first claim for replacement of windshield glass, during each year of the policy period. Subsequent claims for glass will not qualify for continuation of No Claims Bonus.

What is not Covered:

1. The amount of total deductible mentioned in the policy schedule.
2. Damage caused by an uninsured peril.
3. Manufacturing defects.
4. Depreciation on parts, if the depreciation waiver clause is not opted.
5. A claim for damage to the vehicle is also made along with the repair/replacement of the Windshield glass.
6. Any glass other than the Front and Rear Windshield Glass
7. A second claim during a policy period for repair/replacement of the Windshield Glass
8. If the repair/replacement of the Windshield Glass is not undertaken at a garage / workstation of Our choice within the city where insured resides based on the residential address provided for this insurance.

Deductibles: As per the base Policy

Other Conditions:

Cover to be opted at the inception of the Base Policy Private Car Policy and shall run concurrently with the base Policy. Mid-term inclusion and/or removal of the cover are not permissible.