

## FACILITIES IN LIEU OF SPARE CAR CLAUSE



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

### **Facilities in Lieu of Spare Car Clause (Standalone Motor Own Damage Policy – Private Car)**

#### **What is Covered:**

In the unfortunate event of Your vehicle meeting with an accident, if insured prefers a claim and the same is admitted by Us, We will pay insured the daily benefit as mentioned below. To reduce the inconvenience caused to insured, We will offer this benefit which can be availed only once during the course of the Base Policy.

**Cash Option:** We will pay Insured the amount as indicated above, based on the cover opted by Insured, towards the cost of making alternative travel arrangements while Your vehicle is undergoing repairs following an accident covered under Your car policy.

The benefit under this cover will be arrived at based on the final assessment of loss by Us after considering all the other terms and conditions of the Private Car base Policy and opted add-on covers under the policy.

<b>Claim Amount in Rs#.</b>	<b>Maximum No. of days*</b>	<b>Benefit per day (Rs)</b>
Upto 20,000	3	Rs 150 or in
20,001 to 50,000	7	multiples of
50,001 to 1 lac	10	Rs 50
> 1 lac	15	thereof

# The claim amount represents Our net liability after all deductions and post taxes, wherever applicable.

\* The number of days required to complete the accidental repair work will be ascertained by us and this may be lower than the Maximum no. of days indicated above.

#### **Other Conditions:**

1. The vehicle should be insured under a Private Car OD Policy with us.
2. Your claim for accidental damages to the vehicle should be out of an insured peril and should be admitted by Us
3. The accident should have happened during the currency of the policy
4. Claims for loss or damage to accessories only is not covered under this clause
5. This cover is available only from the inception of the policy and it is not possible to opt for this cover during the currency of a Policy. Once this cover is selected it cannot be removed during the currency of the Policy.
6. This cover shall not be availed for replacement of windshield glass (front and/or rear) only claims or any repair work that is completed within 1 working day.
7. The repair period will always exclude the lead time that may be required by the repairer for ordering/sourcing /procuring/shipping / supplying of the required spare parts and also the jobs that are to be outsourced.
8. The benefits under this cover cannot be adjusted against any other dues from you or payment to the repairer / others
9. In the event of multiple claims intimated together for carrying out accidental repair work, with varied date of accidents, the benefit will be applied to the maximum claim amount among all the claims so reported.

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10. The settlement of claim under this add-on cover will be decided along with the accidental damage claim to the vehicle and will be settled once the accidental damage claim is settled.
11. The settlement of a claim under this Clause will be made to you directly through a Cheque payable to you and sent to your address as mentioned in this policy.

**Geographical Limit:** Whilst the insured vehicle is being used anywhere in India

**What is not Covered:**

1. Your inability to use the vehicle for any reason other than a valid claim due to an accident resulting in the vehicle being garaged for undergoing accidental repair work.
2. Claims under Self Authorisation mode are not covered under this clause.