



**Royal Sundaram General Insurance Co. Limited**  
Corp. Office: Vishranthi Melaram Towers, No.2/319,  
Rajiv Gandhi Salai, OMR Karapakkam, Chennai-600097.  
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**Tel:** 91-44-7117 7117 | **E mail:** customerservices@royalsundaram.in  
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**IRDAI Registration Number – 102 | CIN-U67200TN2000PLC045611**

## **Full Invoice Price Clause (Standalone Motor Own Damage Policy – Private Car)**

Normally, for a new vehicle insured for the first time, the Private Car is insured at 95% of its Manufacturers' List Price. This clause will enable insured to insure his/her New car for the full 100% of the List Price. In case of a Total Loss or Theft of the vehicle, the full invoice value of the vehicle, that was insured, will be considered while assessing the loss.

In the event of a Total Loss or Theft of the vehicle, insured will be eligible for the value of a replacement car as agreed between us at the inception of the Policy and as appearing in the face of the Policy / Endorsement.

### **What is not Covered:**

- The amount of total deductibles as mentioned in the base Policy

### **Terms and Conditions:**

- All other terms and conditions applicable to the base Policy, along with the opted add-on covers, shall apply for this cover.
- This cover is available only for New vehicles and vehicles up to 4 years old that are currently being manufactured and are not obsolete.

### **Pricing**

Will be linked to the IDV of the vehicle