

Reliance Private Car Policy- Stand-alone Own Damage

Add on Wording

Total Cover

UIN No. : IRDAN103RP0001V01201920/A0007V01201920

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will indemnify the Insured for an amount (as specified in the policy schedule) towards amount spent on Registration Fee, Octroi and/or any other charges levied by the government authority towards the insured vehicle and the insurance premium in the event of insured vehicle being a total loss or stolen.

Provided always that:

- a) The indemnity shall be payable only in case of Total Loss / Constructive Total Loss / Theft claims.
- b) Road Tax and Insurance premium will be payable on pro- rata basis for the unexpired duration of Policy period only.

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