

## **Reliance Private Car Policy- Stand-alone Own Damage**

### **Add on Wording**

#### **Daily Allowance Benefit**

**UIN No: IRDAN103RP0001V01201920/A0010V01201920**

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

In consideration of payment of an additional premium it is hereby understood and agreed that the Company will make an allowance to the Insured for loss of use of the insured vehicle due to risks covered under Section I of this Policy as under:-

1. Warranted that the allowance payable under this benefit will be payable only when insured vehicle shall be required to be with Company's Authorized network garages for more than 3 days for repairs.
2. Daily allowance is payable as per the plan accepted by the Insured, only on the admission of claim of loss/damage to the insured vehicle, if the duration (from the date of delivery to Company's Authorized network garage and date of intimation to the Company till the date of discharge) exceeds the number of days as specified above. No claim under this Add-on cover is payable if there is no admissible claim under the Policy, of loss / damage to the insured vehicle.
3. Rs. /-\* per day as per the plan accepted by the Insured subject to a maximum of \*\*days for loss/damage to the insured vehicle giving rise to claims other than Total Loss/ Constructive Total Loss.
4. In case of theft of insured vehicle, daily allowance benefit in a lump sum will be payable if the insured vehicle is not recovered within 90 days. The allowance payable will be as per the plan accepted by the Insured.
5. No further payment for specific accidental loss or damage will be made once the vehicle is removed from the garage.
6. The Company will not be liable for any delays on account of delay in delivering vehicle to the garage.

Provided that the allowance shall be payable only:

- a. For first two eligible claims under Section I of the Policy wordings during the Policy period.
- b. If the insured vehicle as required above is kept in any of the Company's Authorized network garages for repairs.\*\*\*
- c. If the time required for repair of insured vehicle is more than 3 days, and
- d. On completion of repairs there is no delay by the Insured in taking delivery of the insured vehicle.

For purposes of this Add-on cover:

In case of, claims of loss/damage, an “eligible claim” shall be one of that is under Section I of the Policy, and for which the insured vehicle is kept with the Company's Authorized network garages for more than 3 days, and a daily allowance for at least one day, is payable. In case of, a claim arising due to theft of insured vehicle the same shall be an “eligible claim” and entitle the Insured to the benefit as provided in sub-clause 4) of this Add-on cover.

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

\*Per day allowance as mentioned in the policy schedule.

\*\*No of days of coverage as mentioned in policy schedule

\*\*\*A list of Company's Authorized network garages & their addresses is available on the Company's website: [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)