

## **Reliance Private Car Package Policy Add-on Cover**

### **1) Daily Allowance Benefit Plus for Private Car** (UIN IRDAN103RP0010V02100001/A0010V02201415)

This cover is applicable if it is shown on *Your* policy schedule

#### **What is Covered**

In consideration of the payment of an additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, *We* will make an allowance to *You* for loss of use of the insured vehicle due to risks as covered under Section 1 of this policy as under:

- 1) Warranted that the allowance as payable under this benefit will be payable only when insured vehicle shall be required to be with *our Authorized garage* 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 or damage to the insured vehicle, if the duration (from the date of delivery to our Authorized garage or date of intimation to Us whichever is later 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 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 a period of 90 days. The allowance payable will be as per the plan as 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) *We* will not be liable for any claim on account of delay in delivering vehicle to the garage.
- 7) Company shall not be liable for any loss directly or indirectly caused by restrictions imposed on operations by Government or public authority as a response to a epidemic, pandemic or disease outbreak.

Provided that the allowance shall be payable only:

- a) If the insured vehicle as required above is repaired in any of *our Authorized garage*.
- b) If the time required for repair of insured vehicle is more than 3 days, and
- c) On completion of repairs there is no delay by the insured in taking the delivery of the insured vehicle.
- d) For a maximum of (Refer policy schedule) admissible claims during the *period of insurance*.

For the purpose of this add on cover:

In case of claim of loss/ damage, an “eligible claim” shall be one of that is admissible under Section 1 of the policy, and for which the insured vehicle is repaired at *our Authorized garage* for a period 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 the insured vehicle the same shall be an “eligible claim” and entitles 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 Reliance Private Car Package Policy

\*\* To insert the per day allowance as per the premium table.

**Definitions:**

1. *Authorized workshop / garage / service station* – A motor vehicle repair workshop / garage / service station authorized by *Us*.
2. *Constructive Total Loss*- A Vehicle will be considered to be *constructive total loss* (CTL), where the aggregate cost of retrieval and/ or repair of the vehicle subject to terms and condition of the policy exceed 75% of the Sum Insured.
3. *Period of insurance* - The period of time stated in the policy schedule for which the policy is valid and operative
4. *We, Us, Our, Ourselves* means the Reliance General Insurance Co. Ltd.
5. *You, Your, Yourself* – Means or refers to the person or persons described in the policy schedule as the insured. In case policy schedule refers to an entity other than individual, then representative of such an entity would be deemed as *You, Your, Yourself*.