



**IFFCO-TOKIO GENERAL INSURANCE CO. LTD**

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

**VALUE AUTO COVERAGE FOR BUNDLED COVER FOR PRIVATE CARS**

**Medical Expenses For Bundled Cover For Private Cars**

UIN: IRDAN106RP0010V01201819/A0054V01201819

***Wordings***

*This Coverage as Add- On(s) of Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars is evidence of the contract between You and Us. The Proposal alongwith any written statement of Yours for purpose of this Coverage forms part of this contract.*

*This Coverage witnesses that in consideration of Your having paid the premium, We will insure your vehicle(s) specified as operative in the Schedule during the coverage period and according We will indemnify you in respect of events occurring during the Period of Coverage of Insured vehicle(s) in the manner and to the extent set forth in the Coverage provided that all the terms, conditions and exceptions of this Coverage in so far as they relate to anything to be done or complied with by you have been met.*

*The Schedule shall form part of this Coverage as an “Add–On(s)” of Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars and the term “Coverage” whenever used as shall mean as including the Schedule.*

*Any word or expression to which a specific meaning has been attached in any part of this Coverage or of Schedule shall bear such meaning whenever it may appear.*

*This Coverage is based on information, which You have given Us and the truth of these information shall be condition precedent to Your right to recover under this Coverage.*

**SECTION A: “GENERAL DEFINITIONS”**

**1. Proposal**

*It means any signed Proposal by filling up the questionnaires and declaration(s), written statements and any information in addition thereto supplied to Us by You or on Your behalf.*

**2. Coverage**

*It means the Coverage booklet, the additional Schedule for this coverage and any applicable endorsement or memoranda. Your Coverage contains details of the extent of cover available to You, what is excluded from the cover and the conditions, warranties, provisions on which the Coverage is issued.*

**3. Schedule**

*It means the latest Schedule issued by Us as part of Your Coverage for Insured Vehicle(s) under “Value Auto Coverage For Bundled Cover Private Cars”. It provides details of Section(s), Part(s), Extension(s), Endorsement(s), Benefits, Additional Benefits of the Coverage which are in force, and the level of cover You have. A revised schedule will be sent at each renewal.*

**4. Endorsement**

*It means any alteration made to the Coverage which has been agreed to by Us in writing.*

**5. Sum Insured/ Limit**

*It means the monetary amounts shown as limit for Benefits/Indemnify under different Section(s),Parts(s),Benefit(s), Additional Benefit(s) and Extension(s) of the Coverage.*

**6. IDV (Insured Declared Value)**

*It will be as per the definition and description given under and mentioned in the schedule of Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars.*

**7. We/Our/Us**

*It means Iffco Tokio General Insurance Company Ltd, also known as ITGI.*

**8. You/Your/Yours**

*It means the persons/entities named as the Insured in the Schedule for this Coverage.*

**9. Insured Person(s)**

*It means anyone on your behalf including your family, employees, directors and partners travelling in the Insured Vehicle with Your consent as per seating capacity of the Vehicle as recorded in the Registration Certificate.*

**10. What is Covered**

*It means the damages/perils/contingencies which are covered under the Coverage and for which We have liability in the event of claim occurrence.*

**11. What is Not Covered**

*It means the damages/perils/contingencies which are not covered under the Coverage and for which We have no liability in the event of claim occurrence.*

**12. Damage/Damaged**

*It means loss of or damage to the Insured Vehicle including accessories.*

**13. Accident/ Accidental**

*It means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous intermittent or repeated exposure arising out of the same fortuitous event or circumstance.*

**14. Breakdown**

*It means the sudden and unforeseen failure of parts of the vehicle, but not by normal wear and tear, normal deterioration or negligence necessitating immediate repairs or*

replacements.

**15. Normal Wear and Tear**

*It means gradual reduction in operating performance of a covered part(s) or of the whole vehicle having regard to the age of the vehicle and distance it has travelled.*

**16. Excess**

*It means the first part of any Claim for which You/Insured person(s), any beneficiary(s) under the coverage is/are responsible. Any Sum Insured/Limit will apply after the Excess has been deducted.*

**17. Family**

*It means your spouse, children, parents and other relatives normally living with You.*

**18. Geographical Limits**

*It means within Indian Territory, unless otherwise specified.*

**19. Coverage Period/Period of Coverage**

*It means the period commencing from the effective date and hour as shown in the Schedule and terminating on the expiry date as shown in the Schedule for this Coverage. This period shall be the same as the Own Damage section of the Bundled cover with one year term for own damage and three years motor third party insurance policy for Private Cars.*

**20. Currency of the Coverage**

*It means (for consideration of any claim) currency of that Section or part of Section, Extension(s), Benefit(s), Additional Benefit(s), Endorsement(s) of this coverage to which the claim relates.*

**21. Luggage**

*It means belongings excluding any contraband, livestock, hazardous and perishable goods up to a limit of 20 kg per Insured Person.*

**22. Accessories**

*It means parts of Insured Vehicle(s) which are not directly related to direct functioning of the vehicle in its drive. This includes in-vehicle entertainment, such as radios, and communication equipment which form part of Insured Vehicle(s), as well as portable phones while they are connected to a power source in Insured Vehicle(s), and also non electrical/ electrical items such as seat cover, mats and/or other likewise furnishings.*

**23. Event**

*It means any one event or series of events arising out of one common cause or source in connection with the Insured Vehicle.*

**24. Claim/Benefit**

*It means our liability to You under the Coverage arising out of Event(s) covered under the Scope of the Coverage.*

**25. Total loss/Constructive Total loss**

*It means that the Insured Vehicle is treated as Total loss/ Constructive Total loss if the aggregate cost of retrieval and/or repair of the vehicle, subject to term(s) and condition(s) of the Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars exceed 75% of IDV (Insured Declared Value) of the vehicle as defined/described in the Standard form for Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars.*

**26. Insured Vehicle**

*It means the Motor vehicle We are insuring for You under this coverage. This includes standard tools, options and accessories while they are in or on Your Vehicle.*

**27. Driver**

*(a) It means any person including insured person who whilst driving holds an effective driving license at the time of accident and is not disqualified from holding or obtaining such a license.*

OR

*(b) Any person including insured person whilst driving holds an effective learner's license and such person satisfies the requirement or Rule 3 of the Central Motor Vehicle rules 1989 or as amended thereon.*

**28. Terrorism**

*It means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.*

*This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.*

*Provided that If the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme. For the purpose of the aforesaid definition, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.*

**29. Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars**

*It means the Policy which covers loss of or damage to the Insured Vehicle for one year in addition to the coverage for Third Party liability for three years.*

**30. Limitation as to Use**

*It means the use of the Insured Vehicle by You or anyone on Your behalf in accordance with the Schedule issued by Us as a part of Bundled cover with one year*

term for own damage and three years motor third party insurance policy for private cars.

**31. Place of Residence/Work**

*It means your address as per our latest record. In case of individual insured or corporate(s) who have provided vehicles to their employees for exclusive use, it is the place of residence or office address of individual insured or employee concerned. However in case of corporate(s)/concern(s) using vehicles for general or business or professional purpose, it is the office address in the city where the vehicle(s) is/ are located.*

**32. Repair Shop or Garage**

*It means legally approved professional mechanic workshop authorised by You with our consent or authorised by Us and adequately equipped to deal with the breakdown or accident in question.*

**33. Reasonable and Customary charges**

*It means a charge for repair/replacement of the vehicle and/or its parts or medical treatment of the Insured Person(s), which is/are considered Reasonable and Customary to the extent that it does not exceed general level of charges being made by others of similar standing in the city where the charge is incurred for comparable faults, problems, services or supplies to vehicle(s) of same model, make, and capacity; For medical expenses, it means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/ injury involved.*

**34. Medical Expenses**

*For the purpose of this coverage, it means those expenses that an Insured person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.*

**35. Hospital/Nursing Home**

*It means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:*

- i. has qualified nursing staff under its employment round the clock;*
- ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;*
- iii. has qualified medical practitioner(s) in charge round the clock;*
- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;*

*maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.*

**36. Medical Practitioner**

*It means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.*

**37. Qualified Nurse**

*Qualified nurse means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.*

**38. Temporary Total Disablement**

*It means the bodily injury which as its direct consequence will prevent the insured person(s) from engaging in all types of occupation or any employment whatsoever for a period not exceeding 52 (Fifty Two) weeks since the date of injury to the time, the insured person is fit enough to resume duty or engage in any kind of occupation as certified by Registered Medical Practitioner(s).*

**39. Personal Effects**

*It means articles excluding money, jewellery and valuables which are normally worn, used or carried about by insured person(s) in everyday life.*

**SECTION B:**

**“SCOPE OF COVERAGE”**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In the event of damage caused by Insured peril(s) listed hereunder and subject to its not being otherwise excluded, We will provide You the Benefits or Indemnification as per the terms, conditions of the Coverage against such damage to the Insured Vehicle(s).</p> <p><b><u>Insured Perils:-</u></b></p> <ol style="list-style-type: none"> <li>1. Fire, Explosion</li> <li>2. Lightning or Self Ignition</li> <li>3. Burglary, Housebreaking &amp; / or Theft</li> <li>4. Riot and Strike</li> <li>5. Earthquake (fire and shock damage)</li> <li>6. Flood, Typhoon, Hurricane, Storm, Tempest, Inundation, Cyclone, Hailstorm, frost.</li> <li>7. Accidental external means</li> <li>8. Malicious Act.</li> <li>9. Terrorist Activity.</li> <li>10. Whilst in transit by Road, Rail, Inland Waterway, Lift, Elevator or Air.</li> <li>11. Landslide, Rockslide</li> </ol>	<p>We will not be liable for:-</p> <ol style="list-style-type: none"> <li>1. Any Accidental Damage outside the Geographical Area.</li> <li>2. Any Excess stated in the Schedule</li> <li>3. Damage to tyres and tubes except being stolen unless the vehicle is damaged at the same time.</li> <li>4. Any Damage to the Insured Vehicle whilst the Driver driving the vehicle with Your knowledge and consent is under the influence of intoxicating liquor or drugs.</li> <li>5. Any Claim arising out of any contractual liability;</li> <li>6. Any Claim unless there is a liability to us for the same event in Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars issued by Us to You except that we have specifically agreed to do away with this exclusion for a particular benefit or indemnity or the coverage as a whole.</li> <li>7. Any accidental damage to Insured Vehicle(s) whilst Insured Vehicle is.             <ol style="list-style-type: none"> <li>a) Being used for an “unlawful purpose” and/or being used otherwise than in accordance with the ‘Limitations as to Use’ by You and/or Insured Person.</li> <li>b) Being driven by or is for the purpose of being driven by him/her in the charge of any person other than the Driver as stated in the driver’s clause of the schedule of Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars.</li> </ol> </li> <li>8. <b><u>War risk:-</u></b> Damage to Insured Vehicle as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion or loot or pillage in connection therewith.</li> </ol>

	<p>9. <b><u>Confiscation:-</u></b> Any Damage to Insured Vehicle due to confiscation, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted authority.</p> <p>10. <b><u>Nuclear Risk:-</u></b> Any Damage to Insured Vehicle, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to by or arising from:</p> <p>c) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.</p> <p>d) the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component.</p> <p>11. <b><u>Wear and tear:-</u></b> Damage caused by Wear and Tear, depreciation and/or gradual deterioration.</p> <p>12. <b><u>Mechanical/ Electrical Breakdowns, failure or breakages.</u></b></p> <p>13. Any reduction or increase in value of Insured Vehicle i.e. Amount payable in Total Loss/ Constructive Total Loss claims beyond what is covered as per term &amp; conditions of Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars, unless otherwise covered in the Section C “Benefit”.</p> <p>14. <b><u>Consequential loss:-</u></b> Consequential loss of any kind or description including any reduction of Market Value beyond the cost of repair or replacement</p> <p>15. <b><u>Existing Damage:-</u></b> Any damage, injury, accident, disease or illness occurring before the cover commences under the Coverage.</p> <p>16. <b><u>Matching of Items:-</u></b> The cost of repair or replacement of any undamaged or unbroken items or item forming part of a set of items or other items of uniform nature, colour or design when the damage or breakage occurs within a clearly identifiable area or to a specific part and replacement can not be matched</p>
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**SPECIAL CONDITION(S) UNDER SECTION B “SCOPE OF COVERAGE”**

1. The Scope of Coverage is subject to the same level of deduction for the depreciation at the rates mentioned below in respect of parts replaced as per Section I (Own Damage) of Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars:
  - a) For all rubber/nylon/plastic parts, tyres and tubes, batteries and airbags - 50%
  - b) For all fiber glass components - 30%
  - c) For all parts made of glass - Nil
  - d) Rate of Depreciation for all other parts including wooden parts will be as per the following schedule.

AGE OF THE VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%

**e) Rate of depreciation for Painting:** In the case of painting, the depreciation rate of 50% (Fifty Percent) shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% (Twenty Five Percent) of total painting charges for the purpose of applying the depreciation.

2. It is hereby provided, agreed and understood that the Scope of Coverage under this Coverage is valid and applicable for all the additional benefits, extensions, endorsements, condition(s), provision(s) of Bundled Cover with One Year Term for Own Damage and three Years Motor Party Insurance Policy for Private Cars issued by Us for the Insured Vehicle such as Extension of Geographical Area, Coverage for Accessories, CNG/LPG kits with Bi-fuel system, Reliability Trials, Limited Coverage of Fire and/or Theft with or without Third Party Liability etc for which additional premium have been paid to Us or the necessary discount in the premium has been given and such endorsement(s) are mentioned on the schedule of Bundled Cover with One Year Term for Own Damage and three Years Motor Party Insurance Policy for Private Cars; unless We have specifically agreed to exclude, alter, modify any provision(s) under relevant parts of Section ‘C’ Benefits.

**SECTION C:**

**“BENEFITS”**

**MEDICAL EXPENSES FOR BUNDLED COVER FOR PRIVATE CARS**

UIN: IRDAN106RP0010V01201819/A0054V01201819

On the payment of additional premium We will cover the Medical Expenses upto the limit shown in the schedule of this Coverage for each insured person(s) who sustain(s) bodily injury in direct connection with the insured vehicle or whilst mounting into/dismounting from or travelling in/on the insured vehicle as a result of occurrence of insured peril(s) as mentioned in the Section “B” of the coverage.

**Additional Benefits**

- 1) **Special Expenses for Female Insured Persons:** - We will pay for expenses incurred towards keeping housemaid or housekeeper, tuition fees for children for the period of disability in respect of female insured person(s) who are injured and for whom the liability for medical expenses have been accepted by us under this coverage. The maximum amount payable will be 0.25% (one fourth of a percent) of limit for anyone insured person as mentioned in the table 5 below, for each day of disability.

**Limit of liability**

The limit for Medical Expenses will be as under:

<b>Table 5</b>		
	<b>Limit for Anyone Insured Person</b>	<b>Limit for All Insured persons</b>
a) Private Cars	As opted by You	Twice the limit for anyone Insured Person

**Special Provision(s)**

It is understood and clarified that if You opt to choose the Limit of Liability on named basis, or any other basis as specifically agreed by Us, then the limit will be as per the option chosen against each person, and the total limit will be the limit any one person multiplied by total number of persons for whom the limits have been opted, but the total limit can not exceed the seating capacity of vehicle multiplied by limit for Individual person opted by You.

**What is not covered**

We will not be liable for:

- a) Medical expenses whilst the Driver driving the Insured Vehicle is under the influence of intoxicating liquor or drugs.
- b) Medical Expenses for more than number of passenger(s) legally entitled to travel in the Insured Vehicle and also more than actual number of insured person(s).
- c) Any Claim unless there is liability under own damage section of Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars by same peril(s) as that of in this part except for operation of insured

- peril(s) of Theft, Robbery, Burglary where the occupant(s) of the vehicle get(s) injury whilst attempting to resist the act of Robbery, Dacoity, Burglary and in such an event a written complaint with the Police must be filed and the copy of report obtained
- d) Any cost of Medicine, Vitamins, Tests not supported by Doctor's prescription.
  - e) Medical Expenses unless the treatment to injury is not started being obtained within 24(Twenty Four) hours of act or attempted act of Burglary, Robbery, Dacoity upon the Insured Vehicle.
  - f) Medical expenses of insured person(s) beyond 30(Thirty) days of the date of injury for normal treatment and beyond 60 (Sixty) days if the insured person(s) is/are hospitalized as an In-patient for more than 7 (Seven) days in the Hospital following injury.
  - g) Any Claim in respect of any person including paid passenger other than Insured Persons.
  - h) Any claim unless the bills, receipts towards medical expenses and the certificate for the period of disability following injury by the Registered Medical Practitioner are submitted to us.
  - i) Additional benefits of Special expenses of female insured person(s) for a period exceeding 60 (Sixty) days since the date of injury.

#### **SECTION D: "GENERAL CONDITIONS"**

This will follow the General Conditions of the Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars

#### **WARRANTIES**

It is warranted

1. That Our liability for any one Claim/Benefit specified in the Schedule for this Coverage including any additional costs, services payable in connection with that Insured Vehicle (unless specifically expressed as being payable in addition to the limit) shall not exceed the Sum Insured/Limit set against such benefit or in the whole the total Benefit/Limits or such other sum(s) as may be substituted for it by Endorsement signed by on Our behalf.
2. That whenever Your vehicle is left unattended, all doors and windows shall be properly secured and all keys for the vehicle shall be kept in safe custody. It is provided that breach of this warranty shall not be a bar to any claim, benefit for loss or damage caused other than by Insured peril (No.3, Theft Perils under "what is covered".
3. The Insured Vehicle including accessories:
  - a) maintained in a good and substantial state of repair.
  - b) used in accordance with the description under "limitation as to use" in the schedule
4. All the coverages including those mentioned in the Benefits, Extension are subject to perils, the terms, conditions, definitions, warranties, exclusion(s) unless mentioned otherwise.