

**Return to Invoice (IRDAN108RP0003V02200001/A0048V01201920)**

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

**What is covered:**

We will pay the financial shortfall between the amount *You* receive under section 1 (own damage) of the policy and the purchase price of the new vehicle of same make and model as confirmed in the invoice of sale in the event of *Your* insured vehicle being a Total Loss/ *Constructive total loss* (CTL) or stolen during the *period of insurance* and not recovered. In case exactly same make/model is not available, *Our* liability will be limited to the shortfall with respect to original purchase price of the insured vehicle. We will also reimburse the registration charges, road tax and insurance cost which *You* will incur on the new vehicle of same make and model.

**Special conditions:**

- You* are the first registered owner of the vehicle.
- The finance company/bank whose interest is endorsed on the policy must agree in writing for settlement of claim under this coverage.

**What is not Covered:**

- We will not pay the financial shortfall if:
- the Total Loss/CTL and theft claim is not valid and admissible under section 1 of the policy.
- any non-built in electrical/electronic and non-electrical/electronic accessories including bi-fuel kit forming part of the invoice but not insured under section 1 of the policy.
- final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to *Us*.

Subject otherwise to the terms, exceptions, conditions & limitations of the policy.